



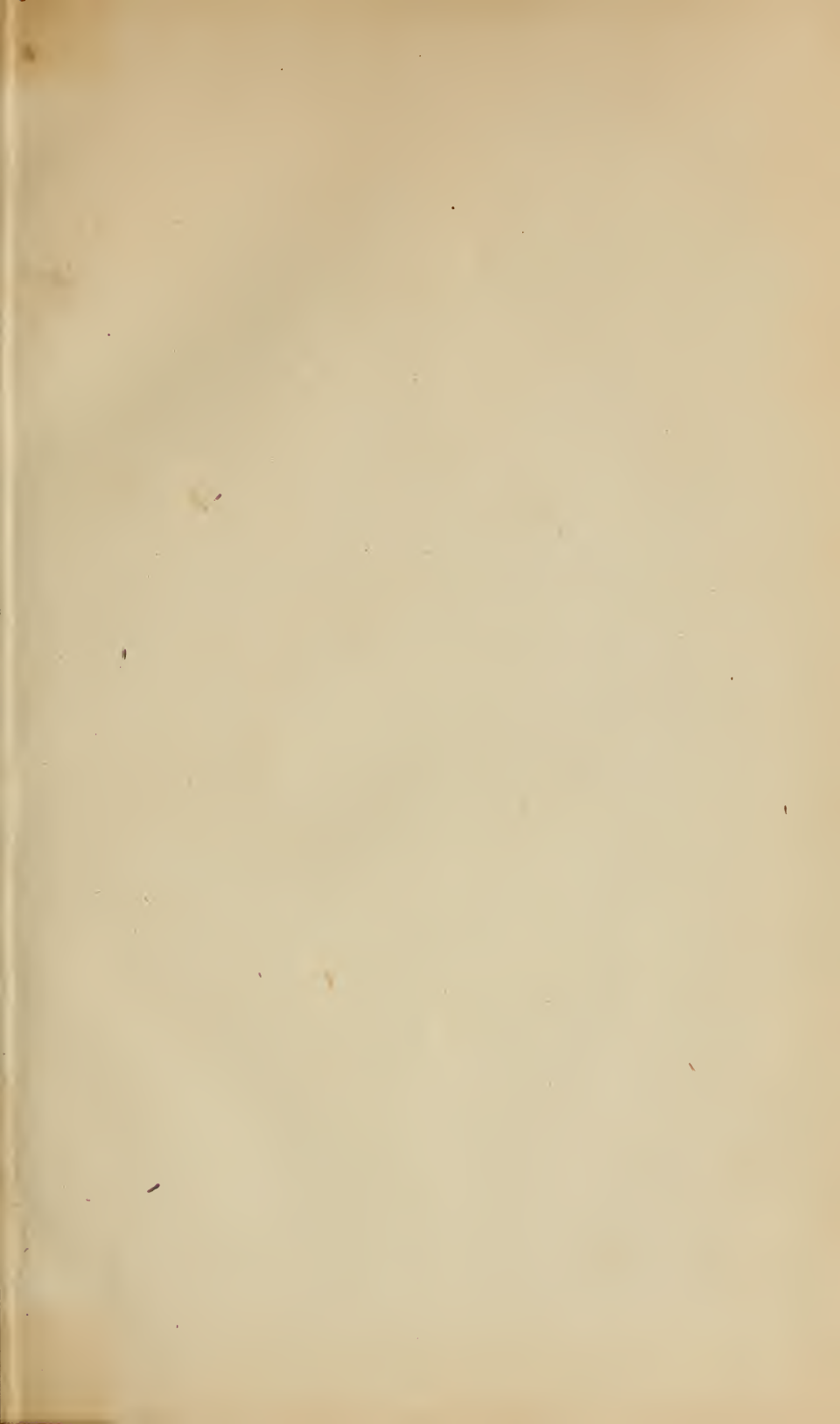
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THE PEOPLE'S

COMPREHENSIVE INTEREST TABLES,

AT SEVEN PER CENT,

SHOWING THE CORRECT INTEREST

ON ANY SUM, FROM

Eleven Cents to One Thousand Dollars,

ONE DAY TO THREE YEARS.

ALSO THE

RIGHTS, DUTIES AND OBLIGATIONS

OF PARTIES TO

Commercial Paper, &c., &c.



SYRACUSE:

HITCHCOCK & SMITH, PRINTERS.

1870.

HG1630

.07

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INTRODUCTION.

In presenting this little work as an aspirant for public favor, the author designs that it shall fill an important niche in the elucidation of business transactions and the arithmetical computations they involve. It is believed that no other publication comprehends the same amount of information that is found in its pages, and presents it in so concise and convenient a form. Much care and labor have been devoted to obtain correct and adequate information pertaining to mercantile and commercial transactions, and to systemize and arrange it in clear and concise, yet exact and comprehensive statements. The desirableness of rendering it as inexpensive as was compatible with its excellent mechanical execution, and thus make it of universal utility by bringing it within the reach of all, has not been overlooked. The low price at which the book is afforded is not at all commensurate with the immense value which the information it contains will prove to its possessor. Much of the matter is new and original, while the remaining part, though contained in other works, which, however, are so expensive as to place them beyond the reach of those who most need it, is diffused through them with so little connection of subject matter and obscured by other extraneous subjects, literary verbiage and confusing technicalities, as to render it inconvenient for reference and of little practical utility. The object and effort has been to obviate this difficulty by combining in as small a compass as practicable all that is essential to and desirable in the elaboration of this principle. All the matter has been prepared with especial reference to this work; and the advantage which obtains from a thorough intimacy therewith, cannot be over-estimated. The interest tables here introduced, which have never before been published, are especially worthy of attention. They not only occupy but one-fifth the space, and hence are more convenient for reference, but are equally comprehensive, and, it is believed, reliable (as they have been subjected to a rigid comparison and revision,) as the famous "Preston's Interest Tables," which have acquired such merited notoriety. The simple rule for computing interest, which is subjoined, is new and as valuable as new. It needs only a glance at its method to convince any one of its great utility and universal application to all problems in interest. It not only dispenses with the frequently vexatious complications of the ordinary methods, but very largely economizes in time and labor. The treatise on commercial paper embraces principles with which few are familiar, but which all so urgently need. It will prove an invaluable assistant. The author feels assured that the entire work will commend itself to a discriminating public, and will receive from it that meed that it merits. With the conviction that it is a needed and hence will prove a useful link in the chain of commercial treatises, he launches it upon the sea of commerce, and trusts that it will meet with a cordial reception and achieve the object for which it is projected.

EXPLANATION

TO THE PEOPLE'S COMPREHENSIVE INTEREST TABLES.

The Principal is at the head of the column; the Time and Interest in two parallel columns directly beneath. The Interest, as given, is for the sum in *heavy figures*. The additional Principals over the one named in each column, are ten times the one named, or one-tenth or one-hundredth of the same. To find the interest of any sum in heavy figures, find the number representing the Principal, and in the column of Time find the time required, and at the right is the interest.

EXAMPLE.—To find the interest of \$100 for 11 months, find \$100 in heavy figures, and in the column of Months the number 11, at the right, on the same line, \$6.417, the interest required. To find the interest of the other principals in the same column: for \$1,000, remove the decimal point one place to the right, making \$64.17. To find the interest of \$10, remove the point one place to the left, making \$.6417. The interest of one dollar is one-tenth of this, or \$.064. The figures less than mills may be rejected. It may be carried still farther; finding the interest of ten cents to be .0064.

EXAMPLE 2d.—To find the interest of \$92 for three years: look for this number in heavy figures, and in the column of Years below, find 3, at the right, is \$19.320. The interest of \$920 is \$193.20, the decimal point being removed one place to the right. The interest of \$9.20 is \$1.932, the decimal point being removed one place to the left. The interest of \$.92 is \$.1932, the point being removed two places to the left. To find the interest for mixed time: *Example*, What is the interest of \$89 for two years, seven months and sixteen days? By referring to the table we find the

Interest of \$89 for two years.....	\$ 12.460
“ “ “ “ seven months.....	3.634
“ “ “ “ sixteen days.....	.273

Answer,.....\$16.367

To find the interest of any sum not expressed in the tables: find the interest of the several sums, which added together will make the sum required. *Example*, what is the interest of \$844.92 for two years?

Interest of \$840 for two years.....	\$117.60
“ “ “ “ 4 “ “ .....	.56
“ “ “ “ .92 “ “ .....	.128

Interest of \$844.92 for two years is.....\$118.288

To find the interest at six per cent., subtract one-seventh of the interest at seven per cent. from that sum; at eight per cent. add one-seventh. In this manner the interest at any rate may be found, by adding or subtracting as many sevenths as the required rate is greater or less than seven.

THE PEOPLE'S COMPREHENSIVE INTEREST TABLES,
AT SEVEN PER CENT.
ONE DAY TO THREE YEARS.

.11 \$1.10 \$110.00		*	.12 \$1.12 \$120.00		*	.13 \$1.30 \$130.00		*	.14 \$1.40 \$140.00		*	.15 \$1.50 \$150.00	
Days	\$11		Days	\$12		Days	\$13		Days	\$14		Days	\$15
1	.002		1	.002		1	.002		1	.003		1	.003
2	.004		2	.005		2	.005		2	.005		2	.006
3	.006		3	.007		3	.007		3	.008		3	.009
4	.008		4	.009		4	.010		4	.011		4	.012
5	.011		5	.012		5	.012		5	.013		5	.014
6	.013		6	.014		6	.015		6	.016		6	.017
7	.015		7	.016		7	.017		7	.019		7	.020
8	.017		8	.018		8	.020		8	.021		8	.023
9	.019		9	.021		9	.022		9	.024		9	.026
10	.021		10	.023		10	.025		10	.027		10	.029
11	.023		11	.025		11	.027		11	.030		11	.032
12	.025		12	.028		12	.030		12	.032		12	.035
13	.027		13	.030		13	.032		13	.035		13	.037
14	.030		14	.032		14	.035		14	.038		14	.040
15	.032		15	.035		15	.037		15	.040		15	.043
16	.034		16	.037		16	.040		16	.043		16	.046
17	.036		17	.039		17	.042		17	.046		17	.049
18	.038		18	.041		18	.045		18	.048		18	.052
19	.040		19	.044		19	.047		19	.051		19	.055
20	.042		20	.046		20	.050		20	.054		20	.058
21	.044		21	.048		21	.052		21	.056		21	.060
22	.046		22	.051		22	.055		22	.059		22	.063
23	.049		23	.053		23	.057		23	.062		23	.066
24	.051		24	.055		24	.060		24	.064		24	.069
25	.053		25	.058		25	.062		25	.067		25	.072
26	.055		26	.060		26	.065		26	.070		26	.075
27	.057		27	.062		27	.067		27	.072		27	.078
28	.059		28	.064		28	.070		28	.075		28	.081
29	.061		29	.067		29	.072		29	.078		29	.083
30	.063		30	.069		30	.075		30	.081		30	.086
Mo		*	Mo		*	Mo		*	Mo		*	Mo	
1	.064		1	.070		1	.076		1	.082		1	.088
2	.128		2	.140		2	.152		2	.163		2	.175
3	.193		3	.210		3	.228		3	.245		3	.263
4	.257		4	.280		4	.303		4	.327		4	.350
5	.321		5	.350		5	.379		5	.408		5	.438
6	.385		6	.420		6	.455		6	.490		6	.525
7	.449		7	.490		7	.531		7	.572		7	.613
8	.513		8	.560		8	.607		8	.653		8	.700
9	.578		9	.630		9	.683		9	.735		9	.788
10	.642		10	.700		10	.758		10	.817		10	.875
11	.706		11	.770		11	.834		11	.898		11	.963
Ys		*	Ys		*	Ys		*	Ys		*	Ys	
1	.770		1	.840		1	.910		1	.980		1	1.050
2	1.540		2	1.680		2	1.820		2	1.960		2	2.100
3	2.310		3	2.520		3	2.730		3	2.940		3	3.150

.16		*	.17		*	.18		*	.19		*	.20	
\$1.60			\$1.70			\$1.80			\$1.90			\$2.00	
\$160.00			\$170.00			\$180.00			\$190.00			\$200.00	
Days	\$16		Days	\$17		Days	\$18		Days	\$19		Days	\$20
1	.003		1	.003		1	.003		1	.004		1	.004
2	.006		2	.007		2	.007		2	.007		2	.008
3	.009		3	.010		3	.010		3	.011		3	.012
4	.012		4	.013		4	.014		4	.015		4	.015
5	.015		5	.016		5	.017		5	.018		5	.019
6	.018		6	.020		6	.021		6	.022		6	.023
7	.021		7	.023		7	.024		7	.026		7	.027
8	.025		8	.026		8	.028		8	.029		8	.031
9	.028		9	.029		9	.031		9	.033		9	.035
10	.031		10	.033		10	.035		10	.036		10	.038
11	.034		11	.036		11	.038		11	.040		11	.042
12	.037		12	.039		12	.041		12	.044		12	.046
13	.040		13	.042		13	.045		13	.047		13	.050
14	.043		14	.046		14	.048		14	.051		14	.054
15	.046		15	.049		15	.052		15	.055		15	.058
16	.049		16	.052		16	.055		16	.058		16	.061
17	.052		17	.055		17	.059		17	.062		17	.065
18	.055		18	.059		18	.062		18	.066		18	.069
19	.058		19	.062		19	.066		19	.069		19	.073
20	.061		20	.065		20	.069		20	.073		20	.077
21	.064		21	.068		21	.072		21	.077		21	.081
22	.068		22	.072		22	.076		22	.080		22	.084
23	.071		23	.075		23	.079		23	.084		23	.088
24	.074		24	.078		24	.083		24	.087		24	.092
25	.077		25	.082		25	.086		25	.091		25	.096
26	.080		26	.085		26	.090		26	.095		26	.100
27	.083		27	.088		27	.093		27	.098		27	.104
28	.086		28	.091		28	.097		28	.102		28	.107
29	.089		29	.095		29	.100		29	.106		29	.111
30	.092		30	.098		30	.104		30	.109		30	.115
Mo		*	Mo		*	Mo		*	Mo		*	Mo	
1	.093		1	.099		1	.105		1	.111		1	.117
2	.187		2	.198		2	.210		2	.222		2	.233
3	.280		3	.298		3	.315		3	.333		3	.350
4	.373		4	.397		4	.420		4	.443		4	.467
5	.467		5	.496		5	.525		5	.554		5	.583
6	.560		6	.595		6	.630		6	.665		6	.700
7	.653		7	.694		7	.735		7	.776		7	.817
8	.747		8	.793		8	.840		8	.887		8	.933
9	.840		9	.893		9	.945		9	.998		9	1.050
10	.933		10	.992		10	1.050		10	1.108		10	1.167
11	1.027		11	1.091		11	1.155		11	1.219		11	1.283
Ys		*	Ys		*	Ys		*	Ys		*	Ys	
1	1.120		1	1.190		1	1.260		1	1.330		1	1.400
2	2.240		2	2.380		2	2.520		2	2.660		2	2.800
3	3.360		3	3.570		3	3.780		3	3.990		3	4.200

Habits of a Man of Business.

A sacred regard to the principles of justice forms the basis of every transaction, and regulates the conduct of the upright man of business.

INTEREST TABLES AT SEVEN PER CENT.

7

.21		*	.22		*	.23		*	.24		*	.25	
\$2.10			\$2.20			\$2.30			\$2.40			\$2.50	
\$210.00			\$220.00			\$230.00			\$240.00			\$250.00	
Days	\$21		Days	\$22		Days	\$23		Days	\$24		Days	\$25
1	.004	1	.004	1	.004	1	.005	1	.005				
2	.008	2	.008	2	.009	2	.009	2	.010				
3	.012	3	.013	3	.013	3	.014	3	.014				
4	.016	4	.017	4	.018	4	.018	4	.019				
5	.020	5	.021	5	.022	5	.023	5	.024				
6	.024	6	.025	6	.026	6	.028	6	.029				
7	.028	7	.030	7	.031	7	.032	7	.034				
8	.032	8	.034	8	.035	8	.037	8	.038				
9	.036	9	.038	9	.040	9	.041	9	.043				
10	.040	10	.042	10	.044	10	.046	10	.048				
11	.044	11	.046	11	.049	11	.051	11	.053				
12	.048	12	.051	12	.053	12	.055	12	.058				
13	.052	13	.055	13	.057	13	.060	13	.062				
14	.056	14	.059	14	.062	14	.064	14	.067				
15	.060	15	.063	15	.066	15	.069	15	.072				
16	.064	16	.068	16	.071	16	.074	16	.077				
17	.068	17	.072	17	.075	17	.078	17	.082				
18	.072	18	.076	18	.079	18	.083	18	.086				
19	.077	19	.080	19	.084	19	.087	19	.091				
20	.081	20	.084	20	.088	20	.092	20	.096				
21	.085	21	.089	21	.093	21	.097	21	.101				
22	.089	22	.093	22	.097	22	.101	22	.105				
23	.093	23	.097	23	.101	23	.106	23	.110				
24	.097	24	.101	24	.106	24	.110	24	.115				
25	.101	25	.105	25	.110	25	.115	25	.120				
26	.105	26	.110	26	.115	26	.120	26	.125				
27	.109	27	.114	27	.119	27	.124	27	.129				
28	.113	28	.118	28	.124	28	.129	28	.134				
29	.117	29	.122	29	.128	29	.133	29	.139				
30	.121	30	.127	30	.132	30	.138	30	.144				
Mo		*	Mo		*	Mo		*	Mo		*	Mo	
1	.123		1	.128		1	.134		1	.140		1	.146
2	.245		2	.257		2	.268		2	.280		2	.292
3	.368		3	.385		3	.403		3	.420		3	.438
4	.490		4	.513		4	.537		4	.560		4	.583
5	.613		5	.642		5	.671		5	.700		5	.729
6	.735		6	.770		6	.805		6	.840		6	.875
7	.858		7	.898		7	.939		7	.980		7	1.021
8	.980		8	1.027		8	1.073		8	1.120		8	1.167
9	1.103		9	1.155		9	1.208		9	1.260		9	1.313
10	1.225		10	1.283		10	1.342		10	1.400		10	1.458
11	1.348		11	1.412		11	1.476		11	1.540		11	1.604
Ys		*	Ys		*	Ys		*	Ys		*	Ys	
1	1.470		1	1.540		1	1.610		1	1.680		1	1.750
2	2.940		2	3.080		2	3.220		2	3.360		2	3.500
3	4.410		3	4.620		3	4.830		3	5.040		3	5.250

He is strict in keeping his engagements.
 Keeps his designs and business from the view of others.
 Keeps everything in its proper place.
 Does nothing carelessly or in a hurry.

.26		*	.27		*	.28		*	.29		*	.30	
\$2.60			\$2.70			\$2.80			\$2.90			\$3.00	
\$260.00			\$270.00			\$280.00			\$290.00			\$300.00	
Days	\$26		Days	\$27		Days	\$28		Days	\$29		Days	\$30
1	.005		1	.005		1	.005		1	.006		1	.006
2	.010		2	.010		2	.011		2	.011		2	.012
3	.015		3	.016		3	.016		3	.017		3	.017
4	.020		4	.021		4	.021		4	.022		4	.023
5	.025		5	.026		5	.027		5	.028		5	.029
6	.030		6	.031		6	.032		6	.033		6	.035
7	.035		7	.036		7	.038		7	.039		7	.040
8	.040		8	.041		8	.043		8	.044		8	.046
9	.045		9	.047		9	.048		9	.050		9	.052
10	.050		10	.052		10	.054		10	.056		10	.058
11	.055		11	.057		11	.059		11	.061		11	.063
12	.060		12	.062		12	.064		12	.067		12	.069
13	.065		13	.067		13	.070		13	.072		13	.075
14	.070		14	.072		14	.075		14	.078		14	.081
15	.075		15	.078		15	.081		15	.083		15	.086
16	.080		16	.083		16	.086		16	.089		16	.092
17	.085		17	.088		17	.091		17	.095		17	.098
18	.090		18	.093		18	.097		18	.100		18	.104
19	.095		19	.098		19	.102		19	.106		19	.109
20	.100		20	.104		20	.107		20	.111		20	.115
21	.105		21	.109		21	.113		21	.117		21	.121
22	.110		22	.114		22	.118		22	.122		22	.127
23	.115		23	.119		23	.124		23	.128		23	.132
24	.120		24	.124		24	.129		24	.133		24	.138
25	.125		25	.129		25	.134		25	.139		25	.144
26	.130		26	.135		26	.140		26	.145		26	.150
27	.135		27	.140		27	.145		27	.150		27	.155
28	.140		28	.145		28	.150		28	.156		28	.161
29	.145		29	.150		29	.156		29	.161		29	.167
30	.150		30	.155		30	.161		30	.167		30	.173
Mo		*	Mo		*	Mo		*	Mo		*	Mo	
1	.152		1	.158		1	.163		1	.169		1	.175
2	.303		2	.315		2	.327		2	.338		2	.350
3	.455		3	.473		3	.490		3	.508		3	.525
4	.607		4	.630		4	.653		4	.677		4	.700
5	.758		5	.788		5	.817		5	.846		5	.875
6	.910		6	.945		6	.980		6	1.015		6	1.050
7	1.062		7	1.103		7	1.143		7	1.184		7	1.225
8	1.213		8	1.260		8	1.307		8	1.353		8	1.400
9	1.365		9	1.418		9	1.470		9	1.523		9	1.575
10	1.517		10	1.575		10	1.633		10	1.692		10	1.750
11	1.668		11	1.733		11	1.797		11	1.861		11	1.925
Ys		*	Ys		*	Ys		*	Ys		*	Ys	
1	1.820		1	1.890		1	1.960		1	2.030		1	2.100
2	3.640		2	3.780		2	3.920		2	4.060		2	4.200
3	5.460		3	5.670		3	5.880		3	6.090		3	6.300

Is prompt and decisive with his customers, and does not overtrade his capital.

Leaves nothing undone that ought to be done, and which circumstances permit him to do.

.31 \$3.10 \$310.00		.32 \$3.20 \$320.00		.33 \$3.30 \$330.00		.34 \$3.40 \$340.00		.35 \$3.50 \$350.00	
Days	\$31	Days	\$32	Days	\$33	Days	\$34	Days	\$35
1	.006	1	.006	1	.006	1	.007	1	.007
2	.012	2	.012	2	.013	2	.013	2	.013
3	.018	3	.018	3	.019	3	.020	3	.020
4	.024	4	.025	4	.025	4	.026	4	.027
5	.030	5	.031	5	.032	5	.033	5	.034
6	.036	6	.037	6	.038	6	.039	6	.040
7	.042	7	.043	7	.044	7	.046	7	.047
8	.048	8	.049	8	.051	8	.052	8	.054
9	.054	9	.055	9	.057	9	.059	9	.060
10	.059	10	.061	10	.063	10	.065	10	.067
11	.065	11	.068	11	.070	11	.072	11	.074
12	.071	12	.074	12	.076	12	.078	12	.081
13	.077	13	.080	13	.082	13	.085	13	.087
14	.083	14	.086	14	.089	14	.091	14	.094
15	.089	15	.092	15	.095	15	.098	15	.101
16	.095	16	.098	16	.101	16	.104	16	.107
17	.101	17	.104	17	.108	17	.111	17	.114
18	.107	18	.110	18	.114	18	.117	18	.121
19	.113	19	.117	19	.120	19	.124	19	.128
20	.119	20	.123	20	.127	20	.130	20	.134
21	.125	21	.129	21	.133	21	.137	21	.141
22	.131	22	.135	22	.139	22	.143	22	.148
23	.137	23	.141	23	.146	23	.150	23	.154
24	.143	24	.147	24	.152	24	.156	24	.161
25	.149	25	.153	25	.158	25	.163	25	.168
26	.155	26	.160	26	.165	26	.170	26	.175
27	.161	27	.166	27	.171	27	.176	27	.181
28	.166	28	.172	28	.177	28	.183	28	.188
29	.172	29	.178	29	.184	29	.189	29	.195
30	.178	30	.184	30	.190	30	.196	30	.201
Mo	*	Mo	*	Mo	*	Mo	*	Mo	*
1	.181	1	.187	1	.193	1	.198	1	.204
2	.362	2	.373	2	.385	2	.397	2	.408
3	.543	3	.560	3	.578	3	.595	3	.613
4	.723	4	.747	4	.770	4	.793	4	.817
5	.904	5	.933	5	.963	5	.992	5	1.021
6	1.085	6	1.120	6	1.155	6	1.190	6	1.225
7	1.266	7	1.307	7	1.348	7	1.388	7	1.429
8	1.447	8	1.493	8	1.540	8	1.587	8	1.633
9	1.628	9	1.680	9	1.733	9	1.785	9	1.838
10	1.808	10	1.867	10	1.925	10	1.983	10	2.042
11	1.989	11	2.053	11	2.118	11	2.182	11	2.246
Ys	*	Ys	*	Ys	*	Ys	*	Ys	*
1	2.170	1	2.240	1	2.310	1	2.380	1	2.450
2	4.340	2	4.480	2	4.620	2	4.760	2	4.900
3	6.510	3	6.720	3	6.930	3	7.140	3	7.350

Prefers short credits to long ones, and cash to credit at all times, either in buying or selling; and small profits in credit cases, with little risk to the chance of better gains with more hazard.

Never suffers his desk to be confused by many papers lying upon it.

.36		*	.37		*	.38		*	.39		*	.40		*
\$3.60			\$3.70			\$3.80			\$3.90			\$4.00		
\$360.00			\$370.00			\$380.00			\$390.00			\$400.00		
Days	\$36		Days	\$37		Days	\$38		Days	\$39		Days	\$40	
1	.007		1	.007		1	.007		1	.007		1	.008	
2	.014		2	.014		2	.015		2	.015		2	.015	
3	.021		3	.021		3	.022		3	.022		3	.023	
4	.028		4	.028		4	.029		4	.030		4	.031	
5	.035		5	.035		5	.036		5	.037		5	.038	
6	.041		6	.043		6	.044		6	.045		6	.046	
7	.048		7	.050		7	.051		7	.052		7	.054	
8	.055		8	.057		8	.058		8	.060		8	.061	
9	.062		9	.064		9	.066		9	.067		9	.069	
10	.069		10	.071		10	.073		10	.075		10	.077	
11	.076		11	.078		11	.080		11	.082		11	.084	
12	.083		12	.085		12	.087		12	.090		12	.092	
13	.090		13	.092		13	.095		13	.097		13	.100	
14	.097		14	.099		14	.102		14	.105		14	.107	
15	.104		15	.106		15	.109		15	.112		15	.115	
16	.110		16	.114		16	.117		16	.120		16	.123	
17	.117		17	.121		17	.124		17	.127		17	.130	
18	.124		18	.128		18	.131		18	.135		18	.138	
19	.131		19	.135		19	.138		19	.142		19	.146	
20	.138		20	.142		20	.146		20	.150		20	.153	
21	.145		21	.149		21	.153		21	.157		21	.161	
22	.152		22	.156		22	.160		22	.165		22	.169	
23	.159		23	.163		23	.168		23	.172		23	.176	
24	.166		24	.170		24	.175		24	.180		24	.184	
25	.173		25	.177		25	.182		25	.187		25	.192	
26	.180		26	.184		26	.189		26	.194		26	.199	
27	.186		27	.192		27	.197		27	.202		27	.207	
28	.193		28	.199		28	.204		28	.209		28	.215	
29	.200		29	.206		29	.211		29	.217		29	.222	
30	.207		30	.213		30	.219		30	.224		30	.230	
Mo		*	Mo		*	Mo		*	Mo		*	Mo		*
1	.210		1	.216		1	.222		1	.228		1	.233	
2	.420		2	.432		2	.443		2	.455		2	.467	
3	.630		3	.648		3	.665		3	.683		3	.700	
4	.840		4	.863		4	.887		4	.910		4	.933	
5	1.050		5	1.079		5	1.108		5	1.138		5	1.167	
6	1.260		6	1.295		6	1.330		6	1.365		6	1.400	
7	1.470		7	1.511		7	1.552		7	1.593		7	1.633	
8	1.680		8	1.727		8	1.773		8	1.820		8	1.867	
9	1.890		9	1.943		9	1.995		9	2.048		9	2.100	
10	2.100		10	2.158		10	2.217		10	2.275		10	2.333	
11	2.310		11	2.374		11	2.438		11	2.503		11	2.567	
Ys		*	Ys		*	Ys		*	Ys		*	Ys		*
1	2.520		1	2.590		1	2.660		1	2.730		1	2.800	
2	5.040		2	5.180		2	5.320		2	5.460		2	5.600	
3	7.560		3	7.770		3	7.980		3	8.190		3	8.400	

Employs no one to do what he can easily do himself.

He is clear and explicit in all his bargains.

Leaves nothing of consequence to memory which he can and ought to commit to writing.

.41 \$4.10 \$410.00		*	.42 \$4.20 \$420.00		*	.43 \$4.30 \$430.00		*	.44 \$4.40 \$440.00		*	.45 \$4.50 \$450.00	
Days	\$41		Days	\$42		Days	\$43		Days	\$44		Days	\$45
1	.008		1	.008		1	.008		1	.008		1	.009
2	.016		2	.016		2	.016		2	.017		2	.017
3	.024		3	.024		3	.025		3	.025		3	.026
4	.031		4	.032		4	.033		4	.034		4	.035
5	.039		5	.040		5	.041		5	.042		5	.043
6	.047		6	.048		6	.049		6	.051		6	.052
7	.055		7	.056		7	.058		7	.059		7	.060
8	.063		8	.064		8	.066		8	.068		8	.069
9	.071		9	.072		9	.074		9	.076		9	.078
10	.079		10	.081		10	.082		10	.084		10	.086
11	.086		11	.089		11	.091		11	.093		11	.095
12	.094		12	.097		12	.099		12	.101		12	.104
13	.102		13	.105		13	.107		13	.110		13	.112
14	.110		14	.113		14	.115		14	.118		14	.121
15	.118		15	.121		15	.124		15	.127		15	.129
16	.126		16	.129		16	.132		16	.135		16	.138
17	.134		17	.137		17	.140		17	.143		17	.147
18	.142		18	.145		18	.148		18	.152		18	.155
19	.149		19	.153		19	.157		19	.160		19	.164
20	.157		20	.161		20	.165		20	.169		20	.173
21	.165		21	.169		21	.173		21	.177		21	.181
22	.173		22	.177		22	.181		22	.186		22	.190
23	.181		23	.185		23	.190		23	.194		23	.198
24	.189		24	.193		24	.198		24	.203		24	.207
25	.197		25	.201		25	.206		25	.211		25	.216
26	.204		26	.209		26	.214		26	.219		26	.224
27	.212		27	.217		27	.223		27	.228		27	.233
28	.220		28	.226		28	.231		28	.236		28	.242
29	.228		29	.234		29	.239		29	.245		29	.250
30	.236		30	.242		30	.247		30	.253		30	.259
Mo		*	Mo		*	Mo		*	Mo		*	Mo	
1	.239		1	.245		1	.251		1	.257		1	.263
2	.478		2	.490		2	.502		2	.513		2	.525
3	.718		3	.735		3	.753		3	.770		3	.788
4	.957		4	.980		4	1.003		4	1.027		4	1.050
5	1.196		5	1.225		5	1.254		5	1.283		5	1.313
6	1.435		6	1.470		6	1.505		6	1.540		6	1.575
7	1.674		7	1.715		7	1.756		7	1.797		7	1.838
8	1.913		8	1.960		8	2.007		8	2.053		8	2.100
9	2.153		9	2.205		9	2.258		9	2.310		9	2.363
10	2.392		10	2.450		10	2.508		10	2.567		10	2.625
11	2.631		11	2.695		11	2.759		11	2.823		11	2.888
Ys		*	Ys		*	Ys		*	Ys		*	Ys	
1	2.870		1	2.940		1	3.010		1	3.080		1	3.150
2	5.740		2	5.880		2	6.020		2	6.160		2	6.300
3	8.610		3	8.820		3	9.030		3	9.240		3	9.450

Keeps copies of all his important letters which he sends away, and has every letter, invoice, &c., relating to his business, titled, classed and put away.

He is economical in his expenditures, always living within his income.

.46		*	.47		*	.48		*	.49		*	.50		*
\$4.60			\$4.70			\$4.80			\$4.90			\$5.00		
\$460.00			\$470.00			\$480.00			\$490.00			\$500.00		
Days	\$46		Days	\$47		Days	\$48		Days	\$49		Days	\$50	
1	.009		1	.009		1	.009		1	.009		1	.010	
2	.018		2	.018		2	.018		2	.019		2	.019	
3	.026		3	.027		3	.028		3	.028		3	.029	
4	.035		4	.036		4	.037		4	.038		4	.038	
5	.044		5	.045		5	.046		5	.047		5	.048	
6	.053		6	.054		6	.055		6	.056		6	.058	
7	.062		7	.063		7	.064		7	.066		7	.067	
8	.071		8	.072		8	.074		8	.075		8	.077	
9	.079		9	.081		9	.083		9	.085		9	.086	
10	.088		10	.090		10	.092		10	.094		10	.096	
11	.097		11	.099		11	.101		11	.103		11	.105	
12	.106		12	.108		12	.110		12	.113		12	.115	
13	.115		13	.117		13	.120		13	.122		13	.125	
14	.124		14	.126		14	.129		14	.132		14	.134	
15	.132		15	.135		15	.138		15	.141		15	.144	
16	.141		16	.144		16	.147		16	.150		16	.153	
17	.150		17	.153		17	.156		17	.160		17	.163	
18	.159		18	.162		18	.166		18	.169		18	.173	
19	.168		19	.171		19	.175		19	.179		19	.182	
20	.176		20	.180		20	.184		20	.188		20	.192	
21	.185		21	.189		21	.193		21	.197		21	.201	
22	.194		22	.198		22	.203		22	.207		22	.211	
23	.203		23	.207		23	.212		23	.216		23	.221	
24	.212		24	.216		24	.221		24	.226		24	.230	
25	.221		25	.225		25	.230		25	.235		25	.240	
26	.229		26	.234		26	.239		26	.244		26	.249	
27	.238		27	.243		27	.249		27	.254		27	.259	
28	.247		28	.252		28	.258		28	.263		28	.268	
29	.256		29	.261		29	.267		29	.273		29	.278	
30	.265		30	.270		30	.276		30	.282		30	.288	
Mo	*		Mo	*		Mo	*		Mo	*		Mo	*	
1	.268		1	.274		1	.280		1	.286		1	.292	
2	.537		2	.548		2	.560		2	.572		2	.583	
3	.805		3	.823		3	.840		3	.858		3	.875	
4	1.073		4	1.097		4	1.120		4	1.143		4	1.167	
5	1.342		5	1.371		5	1.400		5	1.429		5	1.458	
6	1.610		6	1.645		6	1.680		6	1.715		6	1.750	
7	1.878		7	1.919		7	1.960		7	2.001		7	2.042	
8	2.147		8	2.193		8	2.240		8	2.287		8	2.333	
9	2.415		9	2.468		9	2.520		9	2.573		9	2.625	
10	2.683		10	2.742		10	2.800		10	2.858		10	2.917	
11	2.952		11	3.016		11	3.080		11	3.144		11	3.208	
Ys	*		Ys	*		Ys	*		Ys	*		Ys	*	
1	3.220		1	3.290		1	3.360		1	3.430		1	3.500	
2	6.440		2	6.580		2	6.720		2	6.860		2	7.000	
3	9.660		3	9.870		3	10.080		3	10.290		3	10.500	

Is always at the head of his business, well knowing that if he leaves it, it will leave him.

Holds it as a maxim that he whose credit is suspected is not to be trusted.

.51		*	.52		*	.53		*	.54		*	.55		*					
\$5.10			\$5.20			\$5.30			\$5.40			\$5.50							
\$510.00			\$520.00			\$530.00			\$540.00			\$550.00							
Days	\$51		Days	\$52		Days	\$53		Days	\$54		Days	\$55						
1	.010		1	.010		1	.010		1	.010		1	.011						
2	.020		2	.020		2	.020		2	.021		2	.021						
3	.029		3	.030		3	.030		3	.031		3	.032						
4	.039		4	.040		4	.041		4	.041		4	.042						
5	.049		5	.050		5	.051		5	.052		5	.053						
6	.059		6	.060		6	.061		6	.062		6	.063						
7	.068		7	.070		7	.071		7	.072		7	.074						
8	.078		8	.080		8	.081		8	.083		8	.084						
9	.088		9	.090		9	.091		9	.093		9	.095						
10	.098		10	.100		10	.102		10	.104		10	.105						
11	.108		11	.110		11	.112		11	.114		11	.116						
12	.117		12	.120		12	.122		12	.124		12	.127						
13	.127		13	.130		13	.132		13	.135		13	.137						
14	.137		14	.140		14	.142		14	.145		14	.148						
15	.147		15	.150		15	.152		15	.155		15	.158						
16	.156		16	.160		16	.163		16	.166		16	.169						
17	.166		17	.170		17	.173		17	.176		17	.179						
18	.176		18	.180		18	.183		18	.186		18	.190						
19	.186		19	.189		19	.193		19	.197		19	.200						
20	.196		20	.199		20	.203		20	.207		20	.211						
21	.205		21	.209		21	.213		21	.217		21	.222						
22	.215		22	.219		22	.224		22	.228		22	.232						
23	.225		23	.229		23	.234		23	.238		23	.243						
24	.235		24	.239		24	.244		24	.249		24	.253						
25	.245		25	.249		25	.254		25	.259		25	.264						
26	.254		26	.259		26	.264		26	.269		26	.274						
27	.264		27	.269		27	.274		27	.280		27	.285						
28	.274		28	.279		28	.285		28	.290		28	.295						
29	.284		29	.289		29	.295		29	.300		29	.306						
30	.293		30	.299		30	.305		30	.311		30	.316						
Mo			*	Mo		*	Mo		*	Mo		*	Mo		*				
1	.298		1	.303		1	.309		1	.315		1	.321						
2	.595		2	.607		2	.618		2	.630		2	.642						
3	.893		3	.910		3	.928		3	.945		3	.963						
4	1.190		4	1.213		4	1.237		4	1.260		4	1.283						
5	1.488		5	1.517		5	1.546		5	1.575		5	1.604						
6	1.785		6	1.820		6	1.855		6	1.890		6	1.925						
7	2.083		7	2.123		7	2.164		7	2.205		7	2.246						
8	2.380		8	2.427		8	2.473		8	2.520		8	2.567						
9	2.678		9	2.730		9	2.783		9	2.835		9	2.888						
10	2.975		10	3.033		10	3.092		10	3.150		10	3.208						
11	3.273		11	3.337		11	3.401		11	3.465		11	3.529						
Ys			*	Ys		*	Ys		*	Ys		*	Ys		*				
1	3.570		1	3.640		1	3.710		1	3.780		1	3.850						
2	7.140		2	7.280		2	7.420		2	7.560		2	7.700						
3	10.710		3	10.920		3	11.130		3	11.340		3	11.550						

Is constantly examining his books, and sees through the whole affairs as far as care and attention will enable him.

Balances regularly at stated times, and then makes out and transmits all his accounts current to his customers, both at home and abroad.

.56		*	.57		*	.58		*	.59		*	.60	
\$5.60			\$5.70			\$5.80			\$5.90			\$6.00	
\$560.00			\$570.00			\$580.00			\$590.00			\$600.00	
Days	\$56		Days	\$57		Days	\$58		Days	\$59		Days	\$60
1	.011		1	.011		1	.011		1	.012		1	.012
2	.021		2	.022		2	.022		2	.023		2	.023
3	.032		3	.033		3	.033		3	.034		3	.035
4	.043		4	.044		4	.044		4	.045		4	.046
5	.054		5	.055		5	.056		5	.057		5	.058
6	.064		6	.066		6	.067		6	.068		6	.069
7	.075		7	.077		7	.078		7	.079		7	.081
8	.086		8	.087		8	.089		8	.091		8	.092
9	.097		9	.098		9	.100		9	.102		9	.104
10	.107		10	.109		10	.111		10	.113		10	.115
11	.118		11	.120		11	.122		11	.124		11	.127
12	.129		12	.131		12	.133		12	.136		12	.138
13	.140		13	.142		13	.145		13	.147		13	.150
14	.150		14	.153		14	.156		14	.158		14	.161
15	.161		15	.164		15	.167		15	.170		15	.173
16	.172		16	.175		16	.178		16	.181		16	.184
17	.183		17	.186		17	.189		17	.192		17	.196
18	.193		18	.197		18	.200		18	.204		18	.207
19	.204		19	.208		19	.211		19	.215		19	.219
20	.215		20	.219		20	.222		20	.226		20	.230
21	.226		21	.230		21	.234		21	.238		21	.242
22	.236		22	.240		22	.245		22	.249		22	.253
23	.247		23	.251		23	.256		23	.260		23	.265
24	.258		24	.262		24	.267		24	.272		24	.276
25	.268		25	.273		25	.278		25	.283		25	.288
26	.279		26	.284		26	.289		26	.294		26	.299
27	.290		27	.295		27	.300		27	.306		27	.311
28	.301		28	.306		28	.311		28	.317		28	.322
29	.311		29	.317		29	.323		29	.328		29	.334
30	.322		30	.328		30	.334		30	.339		30	.345
Mo		*	Mo		*	Mo		*	Mo		*	Mo	
1	.327		1	.333		1	.338		1	.344		1	.350
2	.653		2	.665		2	.677		2	.688		2	.700
3	.980		3	.998		3	1.015		3	1.033		3	1.050
4	1.307		4	1.330		4	1.353		4	1.377		4	1.400
5	1.633		5	1.663		5	1.692		5	1.721		5	1.750
6	1.960		6	1.995		6	2.030		6	2.065		6	2.100
7	2.287		7	2.328		7	2.368		7	2.409		7	2.450
8	2.613		8	2.660		8	2.707		8	2.753		8	2.800
9	2.940		9	2.993		9	3.045		9	3.098		9	3.150
10	3.267		10	3.325		10	3.383		10	3.442		10	3.500
11	3.593		11	3.658		11	3.722		11	3.786		11	3.850
Ys		*	Ys		*	Ys		*	Ys		*	Ys	
1	3.920		1	3.990		1	4.060		1	4.130		1	4.200
2	7.840		2	7.980		2	8.120		2	8.260		2	8.400
3	11.760		3	11.970		3	12.180		3	12.390		3	12.600

Avoids as much as possible all sorts of accommodation in money matters and law suits where there is the least hazard.

Keeps a memorandum book in his pocket, in which he notes every particular relative to appointment, addresses and petty cash matters.

.61		*	.62		*	.63		*	.64		*	.65	
\$6.10			\$6.20			\$6.30			\$6.40			\$6.50	
\$610.00			\$620.00			\$630.00			\$640.00			\$650.00	
Days	\$61		Days	\$62		Days	\$63		Days	\$64		Days	\$65
1	.012		1	.012		1	.012		1	.012		1	.012
2	.023		2	.024		2	.024		2	.025		2	.025
3	.035		3	.036		3	.036		3	.037		3	.037
4	.047		4	.048		4	.048		4	.049		4	.050
5	.058		5	.059		5	.060		5	.061		5	.062
6	.070		6	.071		6	.072		6	.074		6	.075
7	.082		7	.083		7	.085		7	.086		7	.087
8	.094		8	.095		8	.097		8	.098		8	.100
9	.105		9	.107		9	.109		9	.110		9	.112
10	.117		10	.119		10	.121		10	.123		10	.125
11	.129		11	.131		11	.133		11	.135		11	.137
12	.140		12	.143		12	.145		12	.147		12	.150
13	.152		13	.155		13	.157		13	.160		13	.162
14	.164		14	.166		14	.169		14	.172		14	.175
15	.175		15	.178		15	.181		15	.184		15	.187
16	.187		16	.190		16	.193		16	.196		16	.199
17	.199		17	.202		17	.205		17	.209		17	.212
18	.211		18	.214		18	.217		18	.221		18	.224
19	.222		19	.226		19	.230		19	.233		19	.237
20	.234		20	.238		20	.242		20	.245		20	.249
21	.246		21	.250		21	.254		21	.258		21	.262
22	.257		22	.262		22	.266		22	.270		22	.274
23	.269		23	.273		23	.278		23	.282		23	.287
24	.281		24	.285		24	.290		24	.295		24	.299
25	.292		25	.297		25	.302		25	.307		25	.312
26	.304		26	.309		26	.314		26	.319		26	.324
27	.316		27	.321		27	.326		27	.331		27	.337
28	.328		28	.333		28	.338		28	.344		28	.349
29	.339		29	.345		29	.350		29	.356		29	.362
30	.351		30	.357		30	.362		30	.368		30	.374
Mo			Mo			Mo			Mo			Mo	
1	.356		1	.362		1	.368		1	.373		1	.379
2	.712		2	.723		2	.735		2	.747		2	.758
3	1.068		3	1.085		3	1.103		3	1.120		3	1.138
4	1.423		4	1.447		4	1.470		4	1.493		4	1.517
5	1.779		5	1.808		5	1.838		5	1.867		5	1.896
6	2.135		6	2.170		6	2.205		6	2.240		6	2.275
7	2.491		7	2.532		7	2.573		7	2.613		7	2.654
8	2.847		8	2.893		8	2.940		8	2.987		8	3.033
9	3.203		9	3.255		9	3.308		9	3.360		9	3.413
10	3.558		10	3.617		10	3.675		10	3.733		10	3.792
11	3.914		11	3.978		11	4.043		11	4.107		11	4.171
Ys			Ys			Ys			Ys			Ys	
1	4.270		1	4.340		1	4.410		1	4.480		1	4.550
2	8.540		2	8.680		2	8.820		2	8.960		2	9.100
3	12.810		3	13.020		3	13.230		3	13.440		3	13.650

Is cautious how he becomes security for any person; and is generous when urged by motives of humanity.

Take pleasure in your business, and it will become your recreation.

Hope for the best, think for the worst, and bear whatever happens.

.66		*	.67		*	.68		*	.69		*	.70		*					
\$6.60			\$6.70			\$6.80			\$6.90			\$7.00							
\$660.00			\$670.00			\$680.00			\$690.00			\$700.00							
Days	\$66		Days	\$67		Days	\$68		Days	\$69		Days	\$70						
1	.013		1	.013		1	.013		1	.013		1	.013						
2	.025		2	.026		2	.026		2	.026		2	.027						
3	.038		3	.039		3	.039		3	.040		3	.040						
4	.051		4	.051		4	.052		4	.053		4	.054						
5	.063		5	.064		5	.065		5	.066		5	.067						
6	.076		6	.077		6	.078		6	.079		6	.081						
7	.089		7	.090		7	.091		7	.093		7	.094						
8	.101		8	.103		8	.104		8	.106		8	.107						
9	.114		9	.116		9	.117		9	.119		9	.121						
10	.127		10	.128		10	.130		10	.132		10	.134						
11	.139		11	.141		11	.143		11	.146		11	.148						
12	.152		12	.154		12	.156		12	.159		12	.161						
13	.165		13	.167		13	.170		13	.172		13	.175						
14	.177		14	.180		14	.183		14	.185		14	.188						
15	.190		15	.193		15	.196		15	.198		15	.201						
16	.203		16	.206		16	.209		16	.212		16	.215						
17	.215		17	.218		17	.222		17	.225		17	.228						
18	.228		18	.231		18	.235		18	.238		18	.242						
19	.240		19	.244		19	.248		19	.251		19	.255						
20	.253		20	.257		20	.261		20	.265		20	.268						
21	.266		21	.270		21	.274		21	.278		21	.282						
22	.278		22	.283		22	.287		22	.291		22	.295						
23	.291		23	.296		23	.300		23	.304		23	.309						
24	.304		24	.308		24	.313		24	.318		24	.322						
25	.316		25	.321		25	.326		25	.331		25	.336						
26	.329		26	.334		26	.339		26	.344		26	.349						
27	.342		27	.347		27	.352		27	.357		27	.362						
28	.354		28	.360		28	.365		28	.371		28	.376						
29	.367		29	.373		29	.378		29	.384		29	.389						
30	.380		30	.385		30	.391		30	.397		30	.403						
Mo	*		Mo	*		Mo	*		Mo	*		Mo	*						
1	.385		1	.391		1	.397		1	.403		1	.408						
2	.770		2	.782		2	.793		2	.805		2	.817						
3	1.155		3	1.173		3	1.190		3	1.208		3	1.225						
4	1.540		4	1.563		4	1.587		4	1.610		4	1.633						
5	1.925		5	1.954		5	1.983		5	2.013		5	2.042						
6	2.310		6	2.345		6	2.380		6	2.415		6	2.450						
7	2.695		7	2.736		7	2.777		7	2.818		7	2.858						
8	3.080		8	3.127		8	3.173		8	3.220		8	3.267						
9	3.465		9	3.518		9	3.570		9	3.623		9	3.675						
10	3.850		10	3.908		10	3.967		10	4.025		10	4.083						
11	4.235		11	4.299		11	4.363		11	4.428		11	4.492						
Ys	*		Ys	*		Ys	*		Ys	*		Ys	*						
1	4.620		1	4.690		1	4.760		1	4.830		1	4.900						
2	9.240		2	9.380		2	9.520		2	9.660		2	9.800						
3	13.860		3	14.070		3	14.280		3	14.490		3	14.700						

Let a man act strictly to these habits; when once begun they will be very easy to continue—ever remembering that he hath no profits by his pains whom Providence doth not prosper—and success will attend his efforts.

.71 \$7.10 \$710.00		*	.72 \$7.20 \$720.00		*	.73 \$7.30 \$730.00		*	.74 \$7.40 \$740.00		*	.75 \$7.50 \$750.00	
Days	\$71		Days	\$72		Days	\$73		Days	\$74		Days	\$75
1	.014		1	.014		1	.014		1	.014		1	.014
2	.027		2	.028		2	.028		2	.028		2	.029
3	.041		3	.041		3	.042		3	.043		3	.043
4	.054		4	.055		4	.056		4	.057		4	.058
5	.068		5	.069		5	.070		5	.071		5	.072
6	.082		6	.083		6	.084		6	.085		6	.086
7	.095		7	.097		7	.098		7	.099		7	.101
8	.109		8	.110		8	.112		8	.114		8	.115
9	.123		9	.124		9	.126		9	.128		9	.129
10	.136		10	.138		10	.140		10	.142		10	.144
11	.150		11	.152		11	.154		11	.156		11	.158
12	.163		12	.166		12	.168		12	.170		12	.173
13	.177		13	.180		13	.182		13	.184		13	.187
14	.191		14	.193		14	.196		14	.199		14	.201
15	.204		15	.207		15	.210		15	.213		15	.216
16	.218		16	.221		16	.224		16	.227		16	.230
17	.231		17	.235		17	.238		17	.241		17	.245
18	.245		18	.249		18	.252		18	.255		18	.259
19	.259		19	.262		19	.266		19	.270		19	.273
20	.272		20	.276		20	.280		20	.284		20	.288
21	.286		21	.290		21	.294		21	.298		21	.302
22	.300		22	.304		22	.308		22	.312		22	.316
23	.313		23	.318		23	.322		23	.326		23	.331
24	.327		24	.331		24	.336		24	.341		24	.345
25	.340		25	.345		25	.350		25	.355		25	.360
26	.354		26	.359		26	.364		26	.369		26	.374
27	.368		27	.373		27	.378		27	.383		27	.388
28	.381		28	.387		28	.392		28	.397		28	.403
29	.395		29	.400		29	.406		29	.412		29	.417
30	.408		30	.414		30	.420		30	.426		30	.432
Mo		*	Mo		*	Mo		*	Mo		*	Mo	
1	.414		1	.420		1	.426		1	.432		1	.438
2	.828		2	.840		2	.852		2	.863		2	.875
3	1.243		3	1.260		3	1.278		3	1.295		3	1.313
4	1.657		4	1.680		4	1.703		4	1.727		4	1.750
5	2.071		5	2.100		5	2.129		5	2.158		5	2.188
6	2.485		6	2.520		6	2.555		6	2.590		6	2.625
7	2.899		7	2.940		7	2.981		7	3.022		7	3.063
8	3.313		8	3.360		8	3.407		8	3.453		8	3.500
9	3.728		9	3.780		9	3.833		9	3.885		9	3.938
10	4.142		10	4.200		10	4.258		10	4.317		10	4.375
11	4.556		11	4.620		11	4.684		11	4.748		11	4.813
Ys		*	Ys		*	Ys		*	Ys		*	Ys	
1	4.970		1	5.040		1	5.110		1	5.180		1	5.250
2	9.940		2	10.080		2	10.220		2	10.360		2	10.500
3	14.910		3	15.120		3	15.330		3	15.540		3	15.750

MAXIMS.

Economy is the easy chair of old age.
Time is the most precious of all possessions.

.76 \$7.60 \$760.00		*	.77 \$7.70 \$770.00		*	.78 \$7.80 \$780.00		*	.79 \$7.90 \$790.00		*	.80 \$8.00 \$800.00		*
Days	\$76		Days	\$77		Days	\$78		Days	\$79		Days	\$80	
1	.015		1	.015		1	.015		1	.015		1	.015	
2	.029		2	.030		2	.030		2	.030		2	.031	
3	.044		3	.044		3	.045		3	.045		3	.046	
4	.058		4	.059		4	.060		4	.061		4	.061	
5	.073		5	.074		5	.075		5	.076		5	.077	
6	.087		6	.089		6	.090		6	.091		6	.092	
7	.102		7	.103		7	.105		7	.106		7	.107	
8	.117		8	.118		8	.120		8	.121		8	.123	
9	.131		9	.133		9	.135		9	.136		9	.138	
10	.146		10	.148		10	.150		10	.152		10	.153	
11	.160		11	.162		11	.165		11	.167		11	.169	
12	.175		12	.177		12	.180		12	.182		12	.184	
13	.189		13	.192		13	.194		13	.197		13	.199	
14	.204		14	.207		14	.209		14	.212		14	.215	
15	.219		15	.222		15	.224		15	.227		15	.230	
16	.233		16	.236		16	.239		16	.242		16	.245	
17	.248		17	.251		17	.254		17	.258		17	.261	
18	.262		18	.266		18	.269		18	.273		18	.276	
19	.277		19	.281		19	.284		19	.288		19	.292	
20	.292		20	.295		20	.299		20	.303		20	.307	
21	.306		21	.310		21	.314		21	.318		21	.322	
22	.321		22	.325		22	.329		22	.333		22	.338	
23	.335		23	.340		23	.344		23	.348		23	.353	
24	.350		24	.354		24	.359		24	.364		24	.368	
25	.364		25	.369		25	.374		25	.379		25	.384	
26	.379		26	.384		26	.389		26	.394		26	.399	
27	.394		27	.399		27	.404		27	.409		27	.414	
28	.408		28	.413		28	.419		28	.424		28	.430	
29	.423		29	.428		29	.434		29	.439		29	.445	
30	.437		30	.443		30	.449		30	.455		30	.460	
Mo		*	Mo		*	Mo		*	Mo		*	Mo		*
1	.443		1	.449		1	.455		1	.461		1	.467	
2	.887		2	.898		2	.910		2	.922		2	.933	
3	1.330		3	1.348		3	1.365		3	1.383		3	1.400	
4	1.773		4	1.797		4	1.820		4	1.843		4	1.867	
5	2.217		5	2.246		5	2.275		5	2.304		5	2.333	
6	2.660		6	2.695		6	2.730		6	2.765		6	2.800	
7	3.103		7	3.144		7	3.185		7	3.226		7	2.267	
8	3.547		8	3.593		8	3.640		8	3.687		8	3.733	
9	3.990		9	4.043		9	4.095		9	4.148		9	4.200	
10	4.433		10	4.492		10	4.550		10	4.608		10	4.667	
11	4.877		11	4.941		11	5.005		11	5.069		11	5.133	
Ys		*	Ys		*	Ys		*	Ys		*	Ys		*
1	5.320		1	5.390		1	5.460		1	5.530		1	5.600	
2	10.640		2	10.780		2	10.920		2	11.060		2	11.200	
3	15.960		3	16.170		3	16.380		3	16.590		3	16.800	

Wilful waste makes woeful want.

What is done well enough, is done quick enough.

Every man is the architect of his own fortune.

They must hunger in frost, who will not work in heat.

.81		*	.82		*	.83		*	.84		*	.85					
\$8.10			\$8.20			\$8.30			\$8.40			\$8.50					
\$810.00			\$820.00			\$830.00			\$840.00			\$850.00					
Days	\$81		Days	\$82		Days	\$83		Days	\$84		Days	\$85				
1	.016		1	.016		1	.016		1	.016		1	.016				
2	.031		2	.031		2	.032		2	.032		2	.033				
3	.047		3	.047		3	.048		3	.048		3	.049				
4	.062		4	.063		4	.064		4	.064		4	.065				
5	.078		5	.079		5	.080		5	.081		5	.082				
6	.093		6	.094		6	.096		6	.097		6	.098				
7	.109		7	.110		7	.111		7	.113		7	.114				
8	.124		8	.126		8	.127		8	.129		8	.130				
9	.140		9	.142		9	.143		9	.145		9	.147				
10	.155		10	.157		10	.159		10	.161		10	.163				
11	.171		11	.173		11	.175		11	.177		11	.179				
12	.186		12	.189		12	.191		12	.193		12	.196				
13	.202		13	.204		13	.207		13	.209		13	.212				
14	.217		14	.220		14	.223		14	.226		14	.228				
15	.233		15	.236		15	.239		15	.242		15	.245				
16	.249		16	.252		16	.255		16	.258		16	.261				
17	.264		17	.267		17	.271		17	.274		17	.277				
18	.280		18	.283		18	.287		18	.290		18	.293				
19	.295		19	.299		19	.302		19	.306		19	.310				
20	.311		20	.315		20	.318		20	.322		20	.326				
21	.326		21	.330		21	.334		21	.338		21	.342				
22	.342		22	.346		22	.350		22	.354		22	.359				
23	.357		23	.362		23	.366		23	.371		23	.375				
24	.373		24	.377		24	.382		24	.387		24	.391				
25	.388		25	.393		25	.398		25	.403		25	.408				
26	.404		26	.409		26	.414		26	.419		26	.424				
27	.419		27	.425		27	.430		27	.435		27	.440				
28	.435		28	.440		28	.446		28	.451		28	.456				
29	.450		29	.456		29	.462		29	.467		29	.473				
30	.466		30	.472		30	.478		30	.483		30	.489				
Mo			*	Mo		*	Mo		*	Mo		*	Mo				
1	.473		1	.478		1	.484		1	.490		1	.496	1	.496	1	.496
2	.945		2	.957		2	.968		2	.980		2	.992	2	.992	2	.992
3	1.418		3	1.435		3	1.453		3	1.470		3	1.488	3	1.488	3	1.488
4	1.890		4	1.913		4	1.937		4	1.960		4	1.983	4	1.983	4	1.983
5	2.363		5	2.392		5	2.421		5	2.450		5	2.479	5	2.479	5	2.479
6	2.835		6	2.870		6	2.905		6	2.940		6	2.975	6	2.975	6	2.975
7	3.308		7	3.348		7	3.389		7	3.430		7	3.471	7	3.471	7	3.471
8	3.780		8	3.827		8	3.873		8	3.920		8	3.967	8	3.967	8	3.967
9	4.253		9	4.305		9	4.358		9	4.410		9	4.463	9	4.463	9	4.463
10	4.725		10	4.783		10	4.842		10	4.900		10	4.958	10	4.958	10	4.958
11	5.198		11	5.262		11	5.326		11	5.390		11	5.454	11	5.454	11	5.454
Ys			*	Ys		*	Ys		*	Ys		*	Ys				
1	5.670		1	5.740		1	5.810		1	5.880		1	5.950	1	5.950	1	5.950
2	11.340		2	11.480		2	11.620		2	11.760		2	11.900	2	11.900	2	11.900
3	17.010		3	17.220		3	17.430		3	17.640		3	17.850	3	17.850	3	17.850

He who serves well, need not be afraid to ask his wages.

What thou canst do thyself, commit not to another.

A slothful man is a beggar's brother.

An ill servant will never be a good master.

.86		*	.87		*	.88		*	.89		*	.90		
\$8.60			\$8.70			\$8.80			\$8.90			\$9.00		
\$860.00			\$870.00			\$880.00			\$890.00			\$900.00		
Days	\$86		Days	\$87		Days	\$88		Days	\$89		Days	\$90	
1	.016		1	.017		1	.017		1	.017		1	.017	
2	.033		2	.033		2	.034		2	.034		2	.035	
3	.049		3	.050		3	.051		3	.051		3	.052	
4	.066		4	.067		4	.068		4	.068		4	.069	
5	.082		5	.083		5	.084		5	.085		5	.086	
6	.099		6	.100		6	.101		6	.102		6	.104	
7	.115		7	.117		7	.118		7	.119		7	.121	
8	.132		8	.133		8	.135		8	.137		8	.138	
9	.148		9	.150		9	.152		9	.154		9	.155	
10	.165		10	.167		10	.169		10	.171		10	.173	
11	.181		11	.184		11	.186		11	.188		11	.190	
12	.198		12	.200		12	.203		12	.205		12	.207	
13	.214		13	.217		13	.219		13	.222		13	.224	
14	.231		14	.234		14	.236		14	.239		14	.242	
15	.247		15	.250		15	.253		15	.256		15	.259	
16	.264		16	.267		16	.270		16	.273		16	.276	
17	.280		17	.284		17	.287		17	.290		17	.293	
18	.297		18	.300		18	.304		18	.307		18	.311	
19	.313		19	.317		19	.321		19	.324		19	.328	
20	.330		20	.334		20	.338		20	.341		20	.345	
21	.346		21	.350		21	.354		21	.358		21	.362	
22	.363		22	.367		22	.371		22	.376		22	.380	
23	.379		23	.384		23	.388		23	.393		23	.397	
24	.396		24	.400		24	.405		24	.410		24	.414	
25	.412		25	.417		25	.422		25	.427		25	.432	
26	.429		26	.434		26	.439		26	.444		26	.449	
27	.445		27	.450		27	.456		27	.461		27	.466	
28	.462		28	.467		28	.473		28	.478		28	.483	
29	.478		29	.484		29	.489		29	.495		29	.501	
30	.495		30	.501		30	.506		30	.512		30	.518	
Mo			Mo			Mo			Mo			Mo		
1	.502		1	.508		1	.513		1	.519		1	.525	
2	1.003		2	1.015		2	1.027		2	1.038		2	1.050	
3	1.505		3	1.523		3	1.540		3	1.558		3	1.575	
4	2.007		4	2.030		4	2.053		4	2.077		4	2.100	
5	2.508		5	2.538		5	2.567		5	2.596		5	2.625	
6	3.010		6	3.045		6	3.080		6	3.115		6	3.150	
7	3.512		7	3.553		7	3.593		7	3.634		7	3.675	
8	4.013		8	4.060		8	4.107		8	4.153		8	4.200	
9	4.515		9	4.568		9	4.620		9	4.673		9	4.725	
10	5.017		10	5.075		10	5.133		10	5.192		10	5.250	
11	5.518		11	5.583		11	5.647		11	5.711		11	5.775	
Ys			Ys			Ys			Ys			Ys		
1	6.020		1	6.090		1	6.160		1	6.230		1	6.300	
2	12.040		2	12.180		2	12.320		2	12.460		2	12.600	
3	18.060		3	18.270		3	18.480		3	18.690		3	18.900	

Opinion is private property, which the law cannot seize.
 Revenge is the only debt which it is wrong to pay.
 Past services should never be forgotten.
 Gold has more worshippers than God.

.91		*	.92		*	.93		*	.94		*	.95		*
\$9.10			\$9.20			\$9.30			\$9.40			\$9.50		
\$910.00			\$920.00			\$930.00			\$940.00			\$950.00		
Days	\$91		Days	\$92		Days	\$93		Days	\$94		Days	\$95	
1	.017		1	.018		1	.018		1	.018		1	.018	
2	.035		2	.035		2	.036		2	.036		2	.036	
3	.052		3	.053		3	.054		3	.054		3	.055	
4	.070		4	.071		4	.071		4	.072		4	.073	
5	.087		5	.088		5	.089		5	.090		5	.091	
6	.105		6	.106		6	.107		6	.108		6	.109	
7	.122		7	.124		7	.125		7	.126		7	.128	
8	.140		8	.141		8	.143		8	.144		8	.146	
9	.157		9	.159		9	.161		9	.162		9	.164	
10	.175		10	.176		10	.178		10	.180		10	.182	
11	.192		11	.194		11	.196		11	.198		11	.200	
12	.209		12	.212		12	.214		12	.216		12	.219	
13	.227		13	.229		13	.232		13	.234		13	.237	
14	.244		14	.247		14	.250		14	.252		14	.255	
15	.262		15	.265		15	.268		15	.270		15	.273	
16	.279		16	.282		16	.285		16	.288		16	.292	
17	.297		17	.300		17	.303		17	.306		17	.310	
18	.314		18	.318		18	.321		18	.324		18	.328	
19	.332		19	.335		19	.339		19	.343		19	.346	
20	.349		20	.353		20	.357		20	.361		20	.364	
21	.366		21	.371		21	.375		21	.379		21	.383	
22	.384		22	.388		22	.392		22	.397		22	.401	
23	.401		23	.406		23	.410		23	.415		23	.419	
24	.419		24	.423		24	.428		24	.433		24	.437	
25	.436		25	.441		25	.446		25	.451		25	.455	
26	.454		26	.459		26	.464		26	.469		26	.474	
27	.471		27	.476		27	.482		27	.487		27	.492	
28	.489		28	.494		28	.499		28	.505		28	.510	
29	.506		29	.512		29	.517		29	.523		29	.528	
30	.524		30	.529		30	.535		30	.541		30	.547	
Mo	*		Mo	*		Mo	*		Mo	*		Mo	*	
1	.531		1	.537		1	.543		1	.548		1	.554	
2	1.062		2	1.073		2	1.085		2	1.097		2	1.108	
3	1.593		3	1.610		3	1.628		3	1.645		3	1.663	
4	2.123		4	2.147		4	2.170		4	2.193		4	2.217	
5	2.654		5	2.683		5	2.713		5	2.742		5	2.771	
6	3.185		6	3.220		6	3.255		6	3.290		6	3.325	
7	3.716		7	3.757		7	3.798		7	3.838		7	3.879	
8	4.247		8	4.293		8	4.340		8	4.387		8	4.433	
9	4.778		9	4.830		9	4.883		9	4.935		9	4.988	
10	5.308		10	5.367		10	5.425		10	5.483		10	5.542	
11	5.839		11	5.903		11	5.968		11	6.032		11	6.096	
Ys	*		Ys	*		Ys	*		Ys	*		Ys	*	
1	6.370		1	6.440		1	6.510		1	6.580		1	6.650	
2	12.740		2	12.880		2	13.020		2	13.160		2	13.300	
3	19.110		3	19.320		3	19.530		3	19.740		3	19.950	

Honesty is the best policy; but he who acts upon this principle is not an honest man.

There are none so wicked as represented; none so good as they should be.

INTEREST TABLES AT SEVEN PER CENT.

.96		.97		.98		.99		\$1.00	
\$9.60		\$9.70		\$9.80		\$9.90		\$10.00	
\$960.00		\$970.00		\$980.00		\$990.00		\$1000.00	
Days	\$96	Days	\$97	Days	\$98	Days	\$99	Days	\$100
1	.018	1	.019	1	.019	1	.019	1	.019
2	.037	2	.037	2	.038	2	.038	2	.038
3	.055	3	.056	3	.056	3	.057	3	.058
4	.074	4	.074	4	.075	4	.076	4	.077
5	.092	5	.093	5	.094	5	.095	5	.096
6	.110	6	.112	6	.113	6	.114	6	.115
7	.129	7	.130	7	.132	7	.133	7	.134
8	.147	8	.149	8	.150	8	.152	8	.153
9	.166	9	.167	9	.169	9	.171	9	.173
10	.184	10	.186	10	.188	10	.190	10	.192
11	.203	11	.205	11	.207	11	.209	11	.211
12	.221	12	.223	12	.226	12	.228	12	.230
13	.239	13	.242	13	.244	13	.247	13	.249
14	.258	14	.260	14	.263	14	.266	14	.268
15	.276	15	.279	15	.282	15	.285	15	.288
16	.295	16	.298	16	.301	16	.304	16	.307
17	.313	17	.316	17	.320	17	.323	17	.326
18	.331	18	.335	18	.338	18	.342	18	.345
19	.350	19	.353	19	.357	19	.361	19	.364
20	.368	20	.372	20	.376	20	.380	20	.384
21	.387	21	.391	21	.395	21	.399	21	.403
22	.405	22	.409	22	.413	22	.418	22	.422
23	.423	23	.428	23	.432	23	.437	23	.441
24	.442	24	.446	24	.451	24	.456	24	.460
25	.460	25	.465	25	.470	25	.475	25	.479
26	.479	26	.484	26	.489	26	.494	26	.499
27	.497	27	.502	27	.507	27	.513	27	.518
28	.516	28	.521	28	.526	28	.532	28	.537
29	.534	29	.539	29	.545	29	.551	29	.556
30	.552	30	.558	30	.564	30	.570	30	.575
Mo		Mo		Mo		Mo		Mo	
1	.560	1	.566	1	.572	1	.578	1	.583
2	1.120	2	1.132	2	1.143	2	1.155	2	1.167
3	1.680	3	1.698	3	1.715	3	1.733	3	1.750
4	2.240	4	2.263	4	2.287	4	2.310	4	2.333
5	2.800	5	2.829	5	2.858	5	2.888	5	2.917
6	3.360	6	3.395	6	3.430	6	3.465	6	3.500
7	3.920	7	3.961	7	4.002	7	4.043	7	4.083
8	4.480	8	4.527	8	4.573	8	4.620	8	4.667
9	5.040	9	5.093	9	5.145	9	5.198	9	5.250
10	5.600	10	5.658	10	5.717	10	5.775	10	5.833
11	6.160	11	6.224	11	6.288	11	6.353	11	6.417
Ys		Ys		Ys		Ys		Ys	
1	6.720	1	6.790	1	6.860	1	6.930	1	7.000
2	13.440	2	13.580	2	13.720	2	13.860	2	14.000
3	20.160	3	20.370	3	20.580	3	20.790	3	21.000

Man doubles his evils by brooding upon them.

Good nature collects honey from every herb; ill nature sucks poison from the sweetest flowers.

He that neglects time, him time will neglect.

THE RIGHTS, DUTIES AND OBLIGATIONS

OF PARTIES TO

COMMERCIAL PAPER.

The parties to Commercial Paper are, *as the case may be* :

The Drawer or Promisor, or person who draws and signs the paper.

The Drawee, or person on whom the request or demand is made.

The Payee, Promisee, or Indorsee, or person to whom the money is directed to be paid.

The Indorser, or person who indorses or writes his name on the back of a note, bill of exchange, draft or check, and who, by this act, makes himself liable to pay the same.

Commercial paper may be *negotiable or non-negotiable*.

By Negotiable Paper is meant that which may be freely transferred from one owner to another, so that the transferee, or holder, may sue the same in his own name, without being subject to any set-offs, or legal or equitable defences existing between the original parties, if transferred for a valuable consideration *before maturity*, and received without any defect therein. In other words, it means Bills of Exchange, or Promissory Notes, or Drafts, or Checks payable to the order of a payee or to bearer, Bank Notes, Coupon Bonds, Certificates of Deposit and Letters of Credit.

By Non-Negotiable Paper is meant that which is made payable to the payee therein designated, without authority to transfer it to a third party. It may be passed from one party to another by indorsement or assignment, but it will then be subject to all set-offs, and legal or equitable defences existing between the original parties.

The Title to Negotiable Paper Passes by Delivery, if made payable to bearer, or to payee or bearer, but if made payable to payee or order, the title passes by *indorsement and delivery*. *The title to non-negotiable paper* passes by indorsement and delivery, or by a mere verbal assignment and delivery.

The Primary Debtor, in the case of a promissory note, is the *drawer or promisor*. To a bill of exchange or draft, there are three parties—the

drawer, drawee and payee. On the acceptance of a bill or draft, the *acceptor or drawee* becomes the primary debtor upon the same.

The Promise of the note, and the *order* of the bill or draft, must be *absolute*. Words expressive of mere intention do not make a promissory note, and a mere request without an *order* does not make a bill of exchange or draft. No particular set of words are absolutely necessary in either case ; if from all the language the *distinct promise* or *positive order* is inferred, it is sufficient.

A *Negotiable Instrument*, (bill of exchange, draft, or promissory note,) must be made payable in *money* only, and a definite amount specified therein. When made payable in anything else, or by the performance of any act, there is no presumption that it is founded upon a valuable consideration. A consideration must be alleged in the complaint and proved on trial.

A *Negotiable Instrument* may be with or without date ; with or without seal ; and with or without designation of the time or place of payment. It may be written upon any paper or proper substitute for it, in any language, in *ink* or *pencil*. A name may be signed or indorsed by mark ; the instrument may contain a pledge of collateral security, with authority to dispose thereof.

The date may be inserted by the maker of a negotiable instrument, whether past, present, or future, and the instrument is *not* invalidated by his death or incapacity at the time of the *nominal* date. If no time of payment is specified in the instrument, it is payable *immediately*. If no place of payment is designated, it is payable wherever held at maturity.

If made payable to the order of the maker, or of a fictitious person, if issued by the maker for a valid consideration, without indorsement, it has the same effect against him and all other persons having knowledge of the facts, as if payable to the bearer. If made payable to the order of a person *obviously fictitious*, it is payable to the bearer.

When there is not room for an indorsement on the *back* of the instrument, a signature equivalent to an indorsement thereof may be made on a paper attached thereto, or on the face of the instrument.

Indorsements are general or special ; *general* if no indorsee is named ; *special* if one is named. If bearing a *general* indorsement, it cannot be subsequently *specialy indorsed* ; but any lawful holder may turn a general indorsement into a special one, by writing above it a direction for payment to a particular person.

Every indorser of a negotiable instrument warrants to every subsequent holder thereof, who is not liable thereon to him :

1st. That it is in all respects what it purports to be.

2d. That he has a good title to it.

3d. That the signatures of all prior parties are binding upon them; and,

4th. That if the instrument is dishonored, the indorser will, upon notice thereof duly given unto him, or without notice where it is excused by law, pay so much of the same as the holder paid therefor, with interest.

An indorser who qualifies his indorsement with the words "without recourse," or their equivalent, is responsible only to the same extent as in the case of a transfer without indorsement.

An indorsee has the same right against every prior party thereto, that he would have had if the contract had been made directly between them in the first instance.

An indorser has all the rights of a guarantor, and is exonerated from liability in like manner.

An indorser, at the request, and for the *accommodation* of another party to the instrument, has all the rights of a surety, and is exonerated in like manner, in respect to every one having notice of the facts, except that he is not entitled to contributions from subsequent indorsers.

The want of consideration for the undertaking of a drawer, drawee, or indorser of the instrument, does not exonerate him from liability thereon to an indorsee in good faith and for a consideration.

One who makes himself a party to an instrument intended to be negotiable, but which is left wholly or partly in blank, for the purpose of filling afterwards, is liable upon the instrument to an indorsee thereof, in due course, in whatever manner, and at whatever time it may be filled, so long as it remains negotiable in form.

It is not necessary to make a demand of payment upon the principal debtor in order to charge him; but if the instrument is, by its terms, payable at a specified place, and he is able and willing to pay it there at maturity, such ability and willingness are equivalent to an offer of payment upon his part.

Of Presentment for Demand of Payment.—Negotiable paper must be presented for payment, when necessary, as follows, as near as by reasonable diligence it is practicable:

1st. It must be presented by the holder, or his authorized agent.

2d. It must be presented to the *principal debtor*, if he can be found at the place where presentment should be made, and if not, then it must be presented to some other person of discretion, (who is in the habit of paying money for the principal debtor,) if one can be found there, and if

not, then it must be presented to a notary public within the State.

3d. An instrument which specifies a place for its payment, must be presented there; and if the specification includes any of several different places, presentment at any one of them will be sufficient. If payable at a banker's, or at the house or counting-room of any person, and such banker or person becomes the owner at maturity, this is demand enough; and if there are no funds deposited with him for payment, this is refusal enough. If any house be designated, a presentment to any person there, or at the door, if the house be shut up, is enough.

4th. If no place of payment is specified, it must be presented at the place of residence or business of the principal debtor, or wherever he may be found, at the option of the presenter.

5th. It must be presented upon the day of its *apparent maturity*, within reasonable hours, and, if it is payable at a banking house, within the usual banking hours of the vicinity; but by the consent of the person to whom it should be presented, it may be presented at any hour of the day. Bankruptcy or insolvency of the payer is no excuse for non-demand; when a demand is made, the *bill or note should be exhibited*, although this is not absolutely necessary.

In this country, all negotiable paper payable at a certain time after date, sight, or demand, is entitled to *grace*, which here means *three days' delay of payment*, unless it be expressly stated and agreed that there shall be no grace; and a presentment for payment before the *last day* of grace, is *premature*, the note not being due until then. If the last day of grace falls on a Sunday, or on a legal holiday, the paper is due on the day preceding. But if there be *no grace*, and the note falls due on a Sunday, or other holiday, it is not due and payable until the *following day*. In New York, Pennsylvania, Virginia, and some other States, no grace is allowed on paper made payable at sight.

The Apparent Maturity of a Negotiable Instrument, payable at a *particular time*, is the day on which, by its terms, it becomes due; but when that day falls on a Sunday or a legal holiday, it must be paid on the previous day, except there be no grace, when the preceding paragraph will govern.

The Apparent Maturity of a Bill of Exchange or draft, payable at sight or on demand, is:

1. If it bears interest, one year after its date; or,
2. If it does not bear interest, ten days after date, in addition to the time which would suffice, with ordinary diligence, to forward it for acceptance.

The *apparent maturity* of a *promissory note*, payable at sight or on demand, is :

1. If it bears interest, one year after its date ; or,
2. If not on interest, six months after date.

When a promissory note is payable at a *certain time after sight or demand*, such time is to be added to the period mentioned in the preceding paragraph.

A party to a negotiable paper may require of the holder, on its payment to him :

1. That the instrument be surrendered to him, unless it is lost or destroyed, or the holder has other claims upon it ; or,
2. If the holder has a right to retain the instrument, and does not retain it, then that a receipt for the amount paid, or an exoneration of the party paying, be written thereon ; or,
3. If the instrument be lost, then that the holder give to him a bond, executed by himself and two sufficient sureties, to indemnify him against any lawful claim thereon ; or,
4. If the instrument is destroyed, then that proof of its destruction be given him.

A negotiable instrument is *dishonored*, when it is either *not paid* or *not accepted*, according to its tenor, on presentment for the purpose, or without presentment, where that is excused.

Of Protest and Notice.—The notice of protest or dishonor may be given by a holder, or by a party to the instrument who might be compelled to pay it to the holder, and who would, upon taking it up, have a right to reimbursement from the party to whom the notice is given, or by a notary public, or by any respectable inhabitant in the presence of a witness.

The protest must be made by a notary public after the demand of acceptance or payment has been made and refused, and all the facts should be noted on the day of demand and refusal, and may be filled up afterwards, even so late as at the trial. Notice must be given, even to one who has knowledge of its dishonor. No particular *form* is necessary ; it may be written or oral ; all that is positively necessary is, that it should specify the note or bill with sufficient distinctness, and state that it has been dishonored ; and also that the party notified is looked to for payment ; it may be given personally, or sent by mail, postage paid. No *copy* of the protest need be sent to indorsers, but information of the protest should be given.

If a party, to whom notice of dishonor should otherwise be given, be dead, the notice must be given to one of his personal representatives ; or

if there be none, then to any member of his family who resided with him at his death; or, if there be none, then it must be enclosed as a letter, properly directed to his last place of residence, depositing it in the post office and paying the postage thereon.

A Protest or Notice of Dishonor sent to a party after his death, but in ignorance thereof, and in good faith, is valid.

When given by the holder of an instrument, or his agent, otherwise than by mail, it must be given on the day of dishonor, or on the next business day following: *when given by mail*, it must be deposited in the post office in time for the first mail which closes after noon of the first business day succeeding this dishonor, and which leaves the place where the instrument was dishonored, for the place to which the notice should be sent. If the parties live in the same village or city, notice should *not* be sent *by mail*, unless the person whom it is desired to notify resides within the limits served by a regular postal letter carrier, but should be served personally on the indorser or drawer, or sent to his residence or place of business.

When a bill is protested for non-acceptance, the drawer is obligated to pay it immediately, even though the specified time has not expired.

When the *holder* of a negotiable paper, at the time of its dishonor, is a mere *agent for the owner*, he should give notice to his principal in the same manner as to an indorser, and his principal may give notice to any other party to be charged, as if he were himself an indorser. And if an *agent* of the *owner* employs a *sub-agent*, it is sufficient for each successive agent or sub-agent to give notice in like manner to *his own principal*.

Each party receiving notice has a day, or until the next mail after the day in which he *receives it*, before he is obliged to send the notice forward. Thus, if there be six indorsers, and the instrument is due on the 13th of June, at Albany, and is then demanded and unpaid, the holder may send it by any mail which leaves Albany on the 14th of June, (or if the 14th falls on Sunday, then it must be sent on the 15th,) to the last indorser, where he lives; and that indorser may send it to the indorser immediately before him, by any mail on the day succeeding the one on which he receives it; and so may each of the parties receiving notice; and *all the parties to whom notice is sent* in this way will be held. But this additional time is available only to the particular party entitled thereto.

The holder may always give notice to *all antecedent parties*, and it is *always prudent*, and in this country, *usual*, to do so. For the holder loses all remedy against all those who are discharged by the failure of any one receiving notice to transmit it properly. But if a holder under-

takes to notify all the antecedent parties, he must notify all as soon as he was obliged to notify the party nearest to him; that is, the day after the dishonor of the note.

Of Partial Payments.—When made, the creditor or holder of the paper should write across the *back* of the note, bond, or other obligation, the date and amount paid. The method approved by the United States Supreme Court, for casting interest upon bonds, notes or other obligations, upon which partial payments have been made, is to apply the payment in the first place to the discharge of the *interest then due*.

If the payment exceeds the interest, the *surplus* goes towards discharging the principal, and the subsequent interest is to be computed on the balance of the principal remaining due. But if the payment be less than the interest due, the surplus of interest must *not* be taken to augment the principal, but interest continues on the *former* principal until the time when payments, taken together, exceed the interest due; and then the surplus is to be applied towards discharging the principal.

In *drawing a note*, the drawer will find it more convenient to make it payable in *one, two or three months*, than at *thirty, sixty or ninety days*, and may sometimes save the paper from dishonor; for unless accurately counted, a day may be lost, as some months have *thirty* days, while others have *thirty-one*; and though the note was given on the 20th of one month, at *thirty days*, it *might not* fall due on the same day of the next month, *plus grace*; while if written, *one month, &c.*, it would invariably fall due on the same day of the next month, *plus grace*; as when the term "*months*" is made use of, it is the calendar, and not lunar, month.

If notes are to draw interest from their date, or from a given time after date, the fact must be so stated in the body of the notes.

When the rate per cent. is not specified in any instrument bearing interest, the legal rate is understood. In some States the laws allow parties to give and take higher rates, by special agreement.

Book accounts bear interest after the expiration of the term of credit, and notes are on interest after they become due, though no mention of interest is made in them. If, however, the holder of negotiable paper, not indorsed and not bearing interest, neglects to present the same for payment at maturity, he cannot maintain an action to recover interest or damages and costs incurred thereon between the time of maturity and presentment for payment from the payor, providing the latter can prove his ability and readiness to pay it, at that time; and paper drawing interest ceases to do so when, under similar conditions, payment is not demanded at the proper time, and the payor may discharge himself from all damages and costs beyond the amount of the paper.

F O R M S .

CHECKS.

No. 1.—NEGOTIABLE.

\$37.00.

ROME, OCT. 1ST, 1869.

*First National Bank of Rome :**Pay to John H. Jones, or order, Thirty-Seven Dollars.*

WILLIAM TELL.

If desired, the words "or order," in the first form, may be omitted, and the words "or bearer," substituted. This will have the effect to make it transferable without the indorsement of the payee, though it is always best to have the indorsement even in such cases.

No. 2.—NON-NEGOTIABLE.

Same as the above, with the words "or order," omitted.

DRAFTS, OR INLAND BILLS OF EXCHANGE.

No. 1.—NEGOTIABLE.

\$225.00.

MEXICO, AUG. 12TH, 1869.

At sight, (it may be Five, Ten or more days after sight or date,) pay to the order of George C. Buck, Two Hundred and Twenty-five Dollars, value received, and charge the same to account of

JOHN DOE.

*To Walter Markham & Co., }
Amsterdam, N. Y. }*

No. 2.—NON-NEGOTIABLE.

Same as above, except that the words "to the order of," should be omitted.

NOTES.

No. 1.—NEGOTIABLE.

\$154.75.

SYRACUSE, JULY 5TH, 1869.

Two months after date, for value received, I promise to pay to the order of John H. Jones, One Hundred and Fifty-four and 75-100 Dollars, at Mechanics National Bank, with interest.

GEORGE C. WILLIAMS.

No. 2.—NEGOTIABLE.

\$220.00.

OSWEGO, JULY 10TH, 1869.

Six months after date, for value received, I promise to pay James C. Thompson, or bearer, Two Hundred and Twenty Dollars, at my house.

LORENZO SMITH.

No. 3.—NEGOTIABLE.

\$45.00.

ONEIDA, DEC. 15TH, 1869.

On demand, I promise to pay John Smith, or order, Forty-five Dollars, with interest, at his store, for value received.

HUGH WHITCOMB.

No. 4.—NON-NEGOTIABLE.

\$75.50.

ONONDAGA, AUG. 10TH, 1869.

One month after date, for value received, I promise to pay Alfred Wheeler Seventy-five and 50-100 Dollars, with interest.

LYMAN TREMAIN.

RECEIPTS.—Too much importance cannot, perhaps, be attached to the practice of taking receipts for monies and valuables paid or transferred to other parties, as they are generally considered a sufficient refutation of any claims which a creditor, through inadvertence, may present a second time, and in the absence of which, or other collateral evidence, you may be compelled to pay twice for the same thing. More especially is this important where you act as an intermediate agent between two principals. It is a dangerous practice, which is too frequently indulged in, to suppose that the person with whom you transact business will make the proper entries, and thus obviate the necessity of your doing so; for though he may design doing this, he is liable to err. It should be remembered that each one keeps a record of his business transactions for his own convenience and safety, and not for the accommodation of his neighbors. Receipts, however, afford only subsidiary evidence of the complete or partial satisfaction of an account, contract, agreement, or other obligation, and are always open to testimony, either in defense or refutation. They are of all degrees of fullness, and it is always advisable to specify the particulars for which the money was paid or the thing transferred, except the acknowledgement in full is made on a written or printed instrument, when the words, "Received Payment," with the date and signature attached, is sufficient. Their form may be varied to suit the circumstances of any particular case, as all that is ne-

cessary is to acknowledge the receipt of a valuable consideration, and state with sufficient clearness for what the same was received. The following forms for general use are subjoined:

(Date.).....

Received from (here give name and date, and for what purpose; and if received from the agent of the principal debtor, both names should be given,).....Dollars.

(Signature.).....

(Date.).....

*Received from.....
Dollars, on account of and in part payment for.....
.....*

(Signature.).....

(Date.).....

*Received from.....Dollars,
for amount in full of all dues to date.*

(Signature.).....

(Date.).....

*The following (papers, or other articles, which enumerate and describe,) were delivered to me by.....
(add, on account of, or in execution of, the promise or bargain, describing it; and if they are delivered for any particular purpose, describe that,) the receipt of which I hereby acknowledge.*

(Signature.).....

A partial payment on a note or other negotiable instrument may be receipted thus:

(Date.).....

*Received on the within (note, or other instrument, which name,).....
.....Dollars.*

(No signature is necessary.)

NEW METHOD OF COMPUTING INTEREST,

ON ANY PRINCIPAL, FOR ANY GIVEN TIME AND RATE,

BY CANCELLATION.

Notwithstanding the fact that certain reformers are agitating the question of charging interest on money lent, with a view to abolishing the practice as unjust, it is quite certain that, should their efforts eventually prove successful, a very long period must elapse before it is universally thrown into disuse. But we are not concerned with the discussion of this problem here. So long as it is customary and lawful to charge interest, unique and simple methods of computing it will be welcome. The one here presented possesses many peculiar advantages over the ordinary processes, as will be seen by examining the examples by which it is illustrated. It is presumed that the nature of interest is understood by all into whose hands this work may find its way; hence its discussion will not be attempted.

When the interest on any given principal for any exact number of years is required, it will only be necessary to multiply the principal by the rate per cent., and that product by the number of years, as in the ordinary method.

To find the interest on \$60, for 317 days, at 6 per cent., we place the principal, time and rate per cent. on the right of a vertical line, and 360, or its factors 12 and 30, on the left, thus:—

12	\$ 60	It will readily be seen that, by applying the axiom that, dividing both numerator and denominator of a fraction by the same number does not alter its value, the numbers on each side of the line may be canceled indefinitely so long as factors common to numbers on opposite sides of
30	317	
	6	
	\$ 3.17	

the line can be eliminated. Hence, 30 on the left is contained twice in 60 on the right; twice 6 on the right equals 12 on the left. Since 317 is the only remaining factor, this, with the separatrix placed between the dollars and cents, is the answer. It will be understood that the rate per cent. is six hundredths instead of the whole number six, as represented in the example, and that the cipher and separatrix are omitted for convenience; hence, the result should be divided by 100 to obtain the correct answer.

The practice of expressing the rate per cent. as read, by using the cipher and separatrix, has its advantages to the learner; though one thoroughly conversant with decimals will experience no difficulty in omitting them. He will find it convenient to do so. *Invariably, if the principal is dollars, the answer is cents; and if the principal is cents, the answer is hundredths of cents.*

It should be understood that, as established by custom, 12 months of 30 days each, make an interest year; though, if it is desired, 365 may be substituted for 360 on the left; it makes only 1-75 part difference.

What is the interest on \$620.60, for 5 months and 12 days, at 7 per cent.?

In this example we have mixed time. 12 days is $\frac{2}{3}$ of a month. $5\frac{2}{3}$ may be reduced to an improper fraction, and the numerator, 27, placed on the right, and the denominator, 5, on the left. *In all cases, the numerator of a fraction occupies the same place that otherwise the whole number would; while the denominator is invariably placed opposite.* Cancelling as before, we find the product of the remaining factors to be 195489; and since the principal is cents, we point off four figures from the right, and find the answer to be \$19.54 $\frac{89}{100}$.

$$\begin{array}{r|l}
 & \$620.60-12412-3103 \\
 5 & 27-9 \\
 \hline
 3-12 & 7 \\
 \hline
 & \$19.5489
 \end{array}$$

What is the interest on \$600.60, for $3\frac{1}{2}$ years, at $4\frac{1}{2}$ per cent.?

We make $3\frac{1}{2}$ years $\frac{10}{2}$, and $4\frac{1}{2}$ per cent. $\frac{9}{2}$, and place 10 and 9 on the right, and 3 and 2 on the left. Since the only object in placing 12 and 30 on the left is to reduce the time to years, as the time is already in years, it is unnecessary to place anything more there. In all problems where the principal, time or rate per cent. is in mixed numbers, the fractions may be disposed of in this way, and not only much complexity be avoided, but all the small fractions which, for convenience, are frequently discarded in the ordinary methods, be brought into the solution.

We now have the statement:—Two into 10, five, and three into 9, three times; now $3 \times 5 \times 600.60 = 9009.00$. We now cut off two figures for cents, the hundredths being already indicated, and obtain the answer—\$90.09.

What is the interest on \$600, for 3 years, 6 months and 20 days, at 6 per cent.?

Here it is necessary to reduce all the years to months, and add in the given months; and likewise reduce the days to the fractional part of a month, and add the fraction to the months. In three years there are 36 months, and 6 more added, makes 42 months. Twenty days are $\frac{2}{3}$ of a month. The time, therefore, is $42\frac{2}{3}$, or $42\frac{2}{3}$ months.

$\begin{array}{r} 3 \\ 12 \overline{) 600-50} \\ \underline{128} \\ 6-2 \\ \underline{} \\ \$128.00 \end{array}$	<p>We place the 128 on the right, and 3 on the left.</p> <p>The time now being months, we divide by 12 only.</p> <p>Having performed the operation, we find the answer to be \$128.</p>
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We give one more example without explanation. What is the interest on 80 cents, for 3 years, 8 months and 15 days, at 7 per cent.?

$\begin{array}{r} 2 \\ 3-12 \overline{) 80-20-10} \\ \underline{89} \\ 7 \\ \underline{} \\ 3 \quad 6230 \end{array}$	<p>\$.2076$\frac{2}{3}$</p>
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From the foregoing principles and operations, we are prepared to deduce the following:—

RULE FOR COMPUTING INTEREST ON ANY CONCEIVABLE PRINCIPAL, FOR ANY GIVEN TIME AND RATE.

Place the Principal, Time and Rate, on the right of a vertical line; and if the time is days, place 12 and 30 on the left; if the time is months, place 12 only on the left; and if the time is years, place nothing on the left.

If the Principal, Time or Rate is a mixed number, reduce it to an improper fraction, and place the numerator on the right, with the denominator on the left.

When the Principal is dollars, the answer is cents; in such case, two figures must be cut off for cents; when the Principal is cents, the answer is hundredths of cents; here, cut off two figures, from the right, for hundredths, two more for cents, and the remainder at the left is dollars. The figures thus cut off for cents, hundredths, &c., must be whole numbers; while any existing fraction will be only a fractional part of such cents or hundredths.

When the Time is months and days, or years, months and days, reduce

the years to months, and add in all the given months; then reduce the days to the fractional part of a month, and annex this fraction to the whole number of months; reduce all to an improper fraction, and place the numerator on the right and the denominator on the left. In such case divide by 12 only. If the time cannot be reduced to the fractional part of a month, reduce the whole time, years, months and days, to days, and divide by 30 and 12.

If the time is years and months, reduce the months to the fractional part of a year; add to the years; reduce all to an improper fraction, and divide by the denominator only.

It is sometimes impossible to cancel in questions of interest; and, when in this case, the product of all the numbers on the right must be divided by the product of all the numbers on the left, the query may arise as to what benefit is derived by computing interest in this way, if, at times, it is necessary to go through the same process of multiplication and division, as in the old system. The benefit results from the fact that, whatever may be the principal, time or rate, the problems can be wrought by this one, simple rule, without an additional one for every varying rate; because the statement can be easily made and understood by any person of ordinary intelligence; because the work is unique and systematic, and in most cases can be greatly abbreviated by canceling; and finally, because it obviates the complicated nature of questions involving fractions, and avoids the losses occasioned by discarding them, as is frequently done in the ordinary method.

To compute interest on notes, we must ascertain the time which elapses between the period when interest commences, and that on which the payment is made. The following method of subtracting the former from the latter date, will be found very convenient.

A note for \$500, dated May 27, 1849, on interest, was paid January 12, 1852. What was the time for which interest should be computed?

Years.	Mos.	Days.
1852—	1—	12
1849—	5—	27

After arranging the former time under the latter, thus, if the number of days in the lower line is

larger than that in the upper, 30 days must be added to the upper line, and the subtraction made from the whole number above, and the remainder set under the days. One is carried to the lower line of months. If this number of months is larger than that above, 12 must be added above and the subtraction continued as before. It will be observed that the months are placed down according to the order they occupy in the year. January is the first month; hence we use the figure 1; so May, being the fifth month, the figure 5 is used.

ALMANAC OR CALENDAR FOR TWENTY YEARS.

CB 1864	A 1865	G 1866	F 1867	E D 1868	C 1869	B 1870	A 1871	G F 1872	E 1873
D 1874	C 1875	B A 1876	G 1877	F 1878	E 1879	D C 1880	F 1881	E 1882	D 1883

1	8	15	22	29	Sunday.	Satur'y	Friday.	Thurs'y	Wedn'y	Tuesd'y	Mond'y.
2	9	16	23	30	Mond'y.	Sunday.	Satur'y	Friday.	Thurs'y	Wedn'y	Tuesd'y
3	10	17	24	31	Tuesd'y	Mond'y.	Sunday.	Satur'y	Friday.	Thurs'y	Wedn'y
4	11	18	25	..	Wedn'y	Tuesd'y	Mond'y.	Sunday.	Satur'y	Friday.	Thurs'y
5	12	19	26	..	Thurs'y	Wedn'y	Tuesd'y	Mond'y.	Sunday.	Satur'y.	Friday.
6	13	20	27	..	Friday.	Thurs'y	Wedn'y	Tuesd'y	Mond'y.	Sunday.	Satur'y.
7	14	21	28	..	Satur'y	Friday.	Thurs'y	Wedn'y	Tuesd'y	Mond'y.	Sunday.

Jan. & Oct.	A	B	C	D	E	F	G
May.	B	C	D	E	F	G	A
August.	C	D	E	F	G	A	B
FebMarNov	D	E	F	G	A	B	C
June.	E	F	G	A	B	C	D
Sept. & Dec.	F	G	A	B	C	D	E
Apr. & July.	G	A	B	C	D	E	F

EXPLANATION.—Find the Year, and observe the Letter above it; then look for the Month, and in a line with it find the Letter of the Year: above the Letter find the Day; and the figures on the left in the same line, are the days of the same name in the month. Leap years have two letters; the first is used till the end of February, and the second during the remainder of the year.

EXAMPLES.—1st. Suppose it is desired to find on what day of the month the second Tuesday in August, 1873, will fall. At the top of the table we find that the year 1873 is represented by the letter E, and in the column of months on the left we find *August*; we next follow to the right three spaces, to the letter E; now trace upward from E to Tuesday, and at the left of Tuesday we find that in 1873 the Tuesdays in *August* will be represented by the 5th, 12th, 19th and 26th days of the month, and that the 12th day of August is the day sought for. 2d. Suppose we desire to find on what day of the week, Christmas, 1880, will fall. This being Leap Year, and the time after February, we use the letter C. Now find December in the column of months, and follow out to the right till we find C; now up to Saturday, which by looking to the left we find to be the 25th, the day sought for.

TABLE OF WAGES,
FOR HOURS, DAYS AND WEEKS, BY THE WEEK.

HOURS.	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00
$\frac{1}{2}$	.00 ⁵⁻⁶	.01 $\frac{1}{4}$	.01 $\frac{2}{8}$	.02 ¹⁻¹²	.02 $\frac{1}{2}$	.02 ¹¹⁻¹²	.03 $\frac{1}{8}$
1	.01 $\frac{2}{8}$	.02 $\frac{1}{2}$	.03 $\frac{1}{8}$	.04 ¹⁻⁶	.05	.05 ⁵⁻⁶	.06 $\frac{2}{8}$
2	.03 $\frac{1}{8}$	.05	.06 $\frac{2}{8}$	.08 $\frac{1}{8}$	.10	.11 $\frac{2}{8}$	.13 $\frac{1}{8}$
3	.05	.07 $\frac{1}{2}$	.10	.12 $\frac{1}{2}$	.15	.17 $\frac{1}{2}$	.20
4	.06 $\frac{2}{8}$	.10	.13 $\frac{1}{8}$	.16 $\frac{2}{8}$	.20	.23 $\frac{1}{8}$	.26 $\frac{2}{8}$
5	.08 $\frac{1}{8}$	.12 $\frac{1}{2}$	.16 $\frac{2}{8}$	.20 ⁵⁻⁶	.25	.29 ¹⁻⁶	.33 $\frac{1}{8}$
6	.10	.15	.20	.25	.30	.35	.40
7	.11 $\frac{2}{8}$	.17 $\frac{1}{2}$	.23 $\frac{1}{8}$	.29 ¹⁻⁶	.35	.40 ⁵⁻⁶	.46 $\frac{2}{8}$
8	.13 $\frac{1}{8}$	.20	.26 $\frac{2}{8}$	.33 $\frac{1}{8}$	.40	.46 $\frac{2}{8}$	.53 $\frac{1}{8}$
9	.15	.22 $\frac{1}{2}$	.30	.37 $\frac{1}{2}$	.45	.52 $\frac{1}{2}$	.60

DAYS.							
1	.16 $\frac{2}{8}$	.25	.33 $\frac{1}{8}$	.41 $\frac{2}{8}$	.50	.58 $\frac{1}{8}$	.66 $\frac{2}{8}$
2	.33 $\frac{1}{8}$	.50	.66 $\frac{2}{8}$	.83 $\frac{1}{8}$	1.00	1.16 $\frac{2}{8}$	1.33 $\frac{1}{8}$
3	.50	.75	1.00	1.25	1.50	1.75	2.00
4	.66 $\frac{2}{8}$	1.00	1.33 $\frac{1}{8}$	1.66 $\frac{2}{8}$	2.00	2.33 $\frac{1}{8}$	2.66 $\frac{2}{8}$
5	.83 $\frac{1}{8}$	1.25	1.66 $\frac{2}{8}$	2.08 $\frac{1}{8}$	2.50	2.91 $\frac{2}{8}$	3.33 $\frac{1}{8}$
1 WEEK.	1.00	1.50	2.00	2.50	3.00	3.50	4.00

HOURS.	\$4.50	\$5.00	\$5.50	\$6.00	\$6.50	\$7.00	\$7.50
$\frac{1}{2}$	.03 $\frac{3}{4}$	.04 ¹⁻⁶	.04 ⁷⁻¹²	.05	.05 ⁵⁻¹²	.05 ⁵⁻⁶	.06 $\frac{1}{4}$
1	.07 $\frac{1}{2}$	.08 $\frac{1}{8}$	.09 ¹⁻⁶	.10	.10 ⁵⁻⁶	.11 $\frac{2}{8}$	.12 $\frac{1}{2}$
2	.15	.16 $\frac{2}{8}$	.18 $\frac{1}{8}$	.20	.21 $\frac{2}{8}$	.23 $\frac{1}{8}$	.25
3	.22 $\frac{1}{2}$	.25	.27 $\frac{1}{2}$	.30	.32 $\frac{1}{2}$	.35	.37 $\frac{1}{2}$
4	.30	.33 $\frac{1}{8}$	.36 $\frac{2}{8}$	.40	.43 $\frac{1}{8}$	.46 $\frac{2}{8}$	.50
5	.37 $\frac{1}{2}$	.41 $\frac{2}{8}$	.45 ⁵⁻⁶	.50	.54 ¹⁻⁶	.58 $\frac{1}{8}$	.62 $\frac{1}{2}$
6	.45	.50	.55	.60	.65	.70	.75
7	.52 $\frac{1}{2}$	.58 $\frac{1}{8}$	.64 ¹⁻⁶	.70	.75 ⁵⁻⁶	.81 $\frac{2}{8}$	.87 $\frac{1}{2}$
8	.60	.66 $\frac{2}{8}$	.73 $\frac{1}{8}$	.80	.86 $\frac{2}{8}$	.93 $\frac{3}{8}$	1.00
9	.67 $\frac{1}{2}$	.75	.82 $\frac{1}{2}$	.90	.97 $\frac{1}{2}$	1.05	1.12 $\frac{1}{2}$

DAYS.							
1	.75	.83 $\frac{1}{8}$	.91 $\frac{2}{8}$	1.00	1.08 $\frac{1}{8}$	1.16 $\frac{2}{8}$	1.25
2	1.50	1.66 $\frac{2}{8}$	1.83 $\frac{1}{8}$	2.00	2.16 $\frac{2}{8}$	2.33 $\frac{1}{8}$	2.50
3	2.25	2.50	2.75	3.00	3.25	3.50	3.75
4	3.00	3.33 $\frac{1}{8}$	3.66 $\frac{2}{8}$	4.00	4.33 $\frac{1}{8}$	4.66 $\frac{2}{8}$	5.00
5	3.75	4.16 $\frac{2}{8}$	4.58 $\frac{1}{8}$	5.00	5.41 $\frac{2}{8}$	5.83 $\frac{1}{8}$	6.25
1 WEEK.	4.50	5.00	5.50	6.00	6.50	7.00	7.50

HOURS.	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$15
$\frac{1}{2}$	.06 $\frac{2}{3}$	.07 $\frac{1}{3}$	.08 $\frac{1}{3}$	.09 $\frac{1}{6}$	.10	.10 $\frac{5}{6}$	.11 $\frac{2}{3}$	.12 $\frac{1}{2}$
1	.13 $\frac{1}{3}$	.15	.16 $\frac{2}{3}$	.18 $\frac{1}{3}$	.20	.21 $\frac{2}{3}$	.23 $\frac{1}{3}$	.25
2	.26 $\frac{2}{3}$	.30	.33 $\frac{1}{3}$	.36 $\frac{2}{3}$	.40	.43 $\frac{1}{3}$	.46 $\frac{2}{3}$	.50
3	.40	.45	.50	.55	.60	.65	.70	.75
4	.53 $\frac{1}{3}$	.60	.66 $\frac{2}{3}$	.73 $\frac{1}{3}$	.80	.86 $\frac{2}{3}$	.93 $\frac{1}{3}$	1.00
5	.66 $\frac{2}{3}$	.75	.83 $\frac{1}{3}$	.91 $\frac{2}{3}$	1.00	1.08 $\frac{1}{3}$	1.16 $\frac{2}{3}$	1.25
6	.80	.90	1.00	1.10	1.20	1.30	1.40	1.50
7	.93 $\frac{1}{3}$	1.05	1.16 $\frac{2}{3}$	1.28 $\frac{1}{3}$	1.40	1.51 $\frac{2}{3}$	1.63 $\frac{1}{3}$	1.75
8	1.06 $\frac{2}{3}$	1.20	1.33 $\frac{1}{3}$	1.46 $\frac{2}{3}$	1.60	1.73 $\frac{1}{3}$	1.86 $\frac{2}{3}$	2.00
9	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25
DAYS.								
1	1.33 $\frac{1}{3}$	1.50	1.66 $\frac{2}{3}$	1.83 $\frac{1}{3}$	2.00	2.16 $\frac{2}{3}$	2.33 $\frac{1}{3}$	2.50
2	2.66 $\frac{2}{3}$	3.00	3.33 $\frac{1}{3}$	3.66 $\frac{2}{3}$	4.00	4.33 $\frac{1}{3}$	4.66 $\frac{2}{3}$	5.00
3	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50
4	5.33 $\frac{1}{3}$	6.00	6.66 $\frac{2}{3}$	7.33 $\frac{1}{3}$	8.00	8.66 $\frac{2}{3}$	9.33 $\frac{1}{3}$	10.00
5	6.66 $\frac{2}{3}$	7.50	8.33 $\frac{1}{3}$	9.16 $\frac{2}{3}$	10.00	10.83 $\frac{1}{3}$	11.66 $\frac{2}{3}$	12.50
1 WEEK.	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00

EXPLANATION.

The heavy figures at the head of the columns indicate the wages per week. The figures in the first column indicate the number of hours or days, according to the heading, ten hours being regarded equal to a day. The figures in the remaining columns indicate the amount of the wages for the time given in the first column, at the price given at the head of the column.

EXAMPLE.—What will be the amount of eight hours labor at \$4.50 per week? In the first column marked Hours we look for the figure 8, and on the same horizontal line, at the right, under the figures \$4.50 at the head of the column, we find 60 cents, the amount required.

To find the amount for five days, look in the column Days for the figure 5, and in the column headed \$4.50, we find \$3.75, the sum desired.

To find the amount when the wages per week are greater than any indicated in the table, take the sum of any two or more numbers at the head of the columns, making the required amount, and add the numbers indicating the wages for the given time, and their sum will be the amount required. The wages at \$24 per week are equal to the amount at \$15 and \$9, or twice the amount at \$12. At \$23 per week the amount will be the sum of the numbers indicated in the columns for \$15 and \$8.

WAGES BY THE MONTH

OF TWENTY-SIX DAYS.

DAYS.	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$14
1	0.15	0.19	0.23	0.27	0.31	0.35	0.38	0.42	0.46	0.50	0.54
2	0.31	0.39	0.46	0.54	0.62	0.69	0.77	0.85	0.92	1.00	1.08
3	0.46	0.57	0.69	0.81	0.92	1.04	1.15	1.27	1.38	1.50	1.62
4	0.62	0.77	0.93	1.07	1.23	1.38	1.54	1.69	1.85	2.00	2.15
5	0.77	0.96	1.15	1.34	1.54	1.73	1.92	2.12	2.31	2.50	2.69
6	0.83	1.15	1.38	1.62	1.85	2.08	2.31	2.54	2.77	3.00	3.23
7	1.07	1.34	1.62	1.88	2.15	2.42	2.69	2.96	3.23	3.50	3.77
8	1.23	1.54	1.84	2.15	2.46	2.77	3.08	3.38	3.69	4.00	4.31
9	1.38	1.73	2.07	2.42	2.77	3.12	3.46	3.81	4.15	4.50	4.85
10	1.54	1.92	2.31	2.69	3.08	3.46	3.85	4.23	4.62	5.00	5.38
11	1.69	2.12	2.54	2.96	3.38	3.81	4.23	4.65	5.08	5.50	5.92
12	1.84	2.31	2.77	3.23	3.69	4.15	4.62	5.08	5.54	6.00	6.46
13	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.50	7.00
14	2.15	2.69	3.23	3.77	4.31	4.85	5.38	5.92	6.46	7.00	7.54
15	2.31	2.88	3.46	4.04	4.62	5.19	5.77	6.35	6.92	7.50	8.08
16	2.46	3.08	3.69	4.31	4.92	5.54	6.16	6.77	7.38	8.00	8.62
17	2.61	3.27	3.92	4.58	5.23	5.88	6.54	7.19	7.85	8.50	9.15
18	2.77	3.46	4.15	4.84	5.54	6.23	6.92	7.62	8.31	9.00	9.69
19	2.93	3.62	4.38	5.11	5.85	6.58	7.31	8.04	8.77	9.50	10.23
20	3.07	3.84	4.61	5.38	6.15	6.92	7.69	8.46	9.23	10.00	10.77
21	3.23	4.04	4.84	5.65	6.46	7.27	8.08	8.88	9.69	10.50	11.31
22	3.38	4.23	5.07	5.92	6.77	7.61	8.46	9.31	10.15	11.00	11.85
23	3.54	4.42	5.31	6.19	7.08	7.96	8.85	9.73	10.62	11.50	12.38
24	3.69	4.61	5.54	6.46	7.38	8.31	9.23	10.15	11.08	12.00	12.92
25	3.84	4.81	5.77	6.73	7.69	8.65	9.62	10.58	11.54	12.50	13.46
26	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00

DAYS.	\$15	\$16	\$17	\$18	\$19	\$20	\$21	\$22	\$23	\$24	\$25
1	0.58	0.62	0.66	0.69	0.73	0.77	0.81	0.84	0.88	0.92	0.96
2	1.15	1.23	1.31	1.38	1.46	1.54	1.62	1.70	1.77	1.84	1.92
3	1.73	1.85	1.96	2.08	2.19	2.31	2.42	2.54	2.65	2.74	2.88
4	2.31	2.46	2.62	2.77	2.92	3.08	3.23	3.38	3.54	3.70	3.85
5	2.88	3.08	3.27	3.46	3.65	3.85	4.04	4.24	4.42	4.62	4.81
6	3.46	3.69	3.92	4.15	4.38	4.62	4.85	5.08	5.31	5.54	5.77
7	4.04	4.31	4.58	4.85	5.12	5.38	5.65	5.92	6.19	6.46	6.73
8	4.62	4.92	5.23	5.54	5.85	6.16	6.46	6.76	7.08	7.38	7.69
9	5.19	5.54	5.88	6.23	6.58	6.92	7.27	7.62	7.96	8.30	8.65
10	5.77	6.15	6.54	6.92	7.31	7.69	8.08	8.46	8.85	9.24	9.62
11	6.35	6.77	7.19	7.62	8.04	8.46	8.88	9.30	9.73	10.16	10.58
12	6.92	7.38	7.85	8.31	8.77	9.23	9.69	10.16	10.62	11.08	11.54
13	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50
14	8.08	8.62	9.15	9.69	10.23	10.77	11.31	11.84	12.38	12.92	13.46
15	8.65	9.23	9.81	10.38	10.96	11.54	12.12	12.70	13.27	13.84	14.42
16	9.23	9.85	10.46	11.08	11.69	12.31	12.92	13.54	14.15	14.74	15.38
17	9.81	10.46	11.12	11.77	12.42	13.08	13.73	14.38	15.04	15.70	16.35
18	10.38	11.08	11.77	12.46	13.15	13.85	14.54	15.24	15.92	16.62	17.31
19	10.96	11.69	12.42	13.15	13.88	14.62	15.35	16.08	16.81	17.54	18.27
20	11.54	12.31	13.08	13.85	14.62	15.38	16.15	16.92	17.69	18.46	19.23
21	12.12	12.92	13.73	14.54	15.35	16.16	16.96	17.76	18.58	19.38	20.19
22	12.69	13.54	14.38	15.23	16.08	16.92	17.77	18.62	19.46	20.30	21.15
23	13.27	14.15	15.04	15.92	16.81	17.69	18.58	19.46	20.35	21.24	22.11
24	13.85	14.77	15.69	16.62	17.54	18.46	19.38	20.30	21.23	22.16	23.08
25	14.42	15.38	16.35	17.31	18.27	19.23	20.19	21.16	22.12	23.08	24.04
26	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00

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